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A ROMANCE OF THE CLYDE

BY

J. J. BELL

Author of "Wee Macgregor," "Thou Fool," etc.

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TO

MRS. DAVID GEDDES

CHAPTER I

ON the firth of Clyde a southerly gale was blowing. In the black hours of the January morning, after a fortnight of calm, frosty weather, the wind had stirred, ruffling the water, warming the land, whimpering uneasily in the rigging of ships and about the gables and eaves of dwellings. Guided by the winking buoy off Strone's rocky point an outward-bound schooner had crept into the Holy Loch and anchored; further up the firth, in the mouth of the Gareloch, several sailing craft had already taken the shelter of Rosneath Point. But none had entered the intervening fiord, for Loch Long is the south wind's playground.

Almost at the wind's first warning Ruth Lennox had risen, and, throwing on a dressing-gown, gone into the next room and extinguished the oil-stove that burned on the hearth. The old man on the bed had opened his eyes.

"Is the thaw come, Ruth?"

"Yes, father."

"You are quite sure?"

"Yes, father. The south wind is rising. A storm is coming."

"Will the night-light last till day?"

"Yes, father. It is nearly five o'clock. Do you wish anything, dear?"

"Nothing, Ruth, nothing."

Seeing his eyes close she had stolen softly back to her own room. For a moment or two she had peered out of the window, only to see the blackness cleft by the sword-like beam from the revolving light over at the Cloch.

"A storm is coming—at last," she had murmured, as though she were longing for a storm.

And now it was afternoon, and the whimper had become a howl, the drizzle that started at dawn a deluge. The window at which Ruth sat shook at the charge of the heavy gusts; against the glass the big drops came in rattling volleys. From this window, in clear weather, one could see all of the Clyde that flows between Dumbarton Rock and the Cumbraes, also Loch Long as far as the mouth of Loch Goil. But to-day the nearest hills, the low, smooth hills above Cove, were thickly blurred, and at times blotted out, by the rain-mist. From the crests of the short waves running up the loch the spindrift scurried like dust, or rose in whirling clouds high above the surface. A steamer, her once smart yellow funnel blotched with brine, staggered across the loch, her paddles beating air and water alternately, while breakers burst in spray over her bow and fore-saloon. A grey scene; yet there was movement in it, and Ruth welcomed it after the long blue calm and silence. A work-basket and a novel lay on a small table ready to hand, but she was interested by neither.

The room was of fair size, and had an air of comfort. The furniture was of heavy mahogany, the carpet had been patched in places, and the ceiling was dingy; but the dark-red walls and the books which half covered them, the heavy crimson curtains and the ruddy wood fire, made it a cosy place on a winter afternoon. On either side of the ornately gilt mirror above the grey marble mantelpiece and old-fashioned grate hung a painting. That on the right was the portrait of a woman of perhaps thirty, a woman with a certain delicate beauty of feature, but, so far as one could judge from the artist's work, of little strength of character; the other was that

of a handsome youth. These portraits represented Ruth's mother and brother, who had died within six months of each other, twelve years ago.

There were no other pictures. The round table, covered with a faded green cloth, in the centre of the room, saved the place from prosaic dulness; it bore several large pots of pale-blue hyacinths. A suggestion of business was provided by a writing table, situated near the window and littered with sheaves and bundles of papers. But dust had settled there, for the owner had not sat at the table for some weeks, and he allowed no one to touch his manuscripts.

He was seated now by the hearth in a ponderous hair-cloth easy-chair, its back to the window. On his knee lay a writing-pad, which he kept tapping with the butt of his pencil. Ruth tried to ignore the tapping, as she had tried to ignore it for the last three afternoons. The storm helped her a little. For years, with scarce a break, she had spent her afternoons in this room while her father wrote—wrote she knew not what. She could not have told how or why she had begun to spend her afternoons there, but for a long time she had known that he became irritated if anything demanded her presence elsewhere. It had become a habit to follow him into the study immediately after the early dinner, and to sit at the window, silently sewing or reading, until five o'clock. But her daily life had come to consist of habits. Her father's glass of milk at his bedside at seven in the morning; breakfast of bacon and eggs—always bacon and eggs—at eight; half-an-hour with the elderly servant, making a pretence of discussing domestic matters, which required no discussion; an hour or more in the garden or greenhouse, helping her father with his plants; a walk along the shore road, if the weather was fine; dinner at one—a chop, or, by way of

variety, a steak, followed by a milk pudding; then the long afternoon—in summer a stroll after tea, in winter the study for an hour; at seven o'clock the parlour downstairs, where, at his request, she sometimes played the exhausted piano while he drowsed or read; then supper—bread, cheese and cocoa—at nine. And so to bed. The last two years had made a few slight variations in, or, rather, additions to, her duties, such as lighting the oil-stove in his bedroom at the first hint of frost, and extinguishing it as soon as a thaw seemed certain.

"A storm—at last," she had murmured.

The clock on the mantel chimed thrice. The man in the easy-chair glanced up at it. Then his gaze sank back to the fire and the tapping was resumed. As he sat there Mr. Lennox offered a fine picture of the venerable patriarch. His was a grandly-formed head, and his silvery hair was still thick and rather long; his beard well-nigh covered his chest. When he walked abroad people turned to look again at the handsome old man. For handsome he was, even in his seventy-third year. People also remarked on his finely-carved features, but probably no one carried away an affectionate memory of his face. After all, expression counts before beauty, and this old man's face was curiously lacking in the former.

James Lennox, famous in his day as a professor of mathematics, and still remembered as the author of several abstruse works, had married comparatively late in life. His wife gave him a son and daughter, and for twenty years his face did not lack expression, though it was rarely actually animated. He had never been an emotional man. Yet his wife's death melted him to tears and bitter lamentations, and friends said, "How he must have loved her!" In those days he clung to Ruth, a girl not done with school. But his boy's death, so soon after-

wards, changed everything. It seemed to freeze the man's very soul. For he had loved his son best of all. He resigned his chair at the University, and with his daughter retired to the seclusion of the house on Loch Long. There Ruth cared for him, and did his will faithfully, receiving neither blame nor praise, for twelve years. There she missed her girlhood. She was now in her twenty-eighth year.

Mr. Lennox did not play the jailer. His daughter had liberty to come and go, to read what books and papers she pleased, to have visitors, if she so desired. At least, he never denied her right to have these things. On the other hand, he never suggested that she should pay a visit or receive one. Latterly she had given up even the little "tea-parties" dear to the few ladies resident in Fairport. There was something too discouraging in her father's silence when she mentioned that she was going out or that she had returned from calling on a neighbour. The pleasure did not seem worth while. She merely read a little more, and tried harder to understand the great world and its ways at a distance. She longed for many things, but she did not fret. Perhaps her perfect health had something to do with her patience.

"A storm—at last," she had murmured.

She rose and went close to the window in order to watch the steamer making the pier half-a-mile up the loch. The steamer, in taking the necessary curve, gave a tremendous lurch, recovered, and crushed down upon an oncoming breaker so that foam was squashed far from the bow and squirted through the lattice of the paddle-box. Ruth swayed slightly, as though she were on board the steamer. The next breaker exploded against the bow, and for an instant the spray hid bridge and funnel. Ruth laughed quietly. "A fine figure of a woman," the villagers had

called her; and indeed the remark described her as she stood by the window. In height a little above woman's average, her body suggested power rather than athletics, work rather than play; she knew more about hoes than hockey clubs, more about gardening than golf. Probably she would never make a satisfactory partner in a game of lawn tennis, but one could imagine her as a good comrade in a panic-stricken crowd. Not that her muscular strength was in itself apparent; it showed in her free carriage and in the easy swing of her limbs. Rough exercise does not necessarily coarsen any more than does genteel sport always refine. There was a certain arrogance in her movements, a certain pride in her repose—the unconscious arrogance and pride of one never humbled by physical weakness. She wore, as she nearly always did, a white linen blouse with stiff collar, black tie, and black skirt. Her father objected to colours.

The health of her body looked bravely from her eyes, and glowed softly on her skin. It was her eyes and complexion that you noticed first. Her eyes were of a very dark-grey, and met yours with uncompromising directness; her colour suggested the sun, not sunburn—a faint clear brown, with a delicate warmth. Her hair was almost black. Her other features might strike you at first as a trifle masculine—the nose, straight and well-formed, but a little large; the mouth, also somewhat large, with lips scarlet and tenderly shaped; the teeth, white and strong, but not perfectly regular; the chin, rounded, yet with a suspicion of aggressiveness; the brow just escaping "cleverness" with the aid of the thick hair above it; the ears set close to the head, but not to be termed "shell-like." Altogether a face to inspire immediate confidence if not quick admiration.

The steamer passed from her view, and Ruth went back to her seat. Presently she became aware that the tapping had ceased. She wondered if her father had got back to his writing. She hoped so. The last three days had been trying. She had asked him several times if he were feeling quite well; he had, on each occasion, replied sharply in the affirmative. She took the novel from the table, opened it at a mark, read a page, laid the book on her lap, and watched the storm again.

"Ruth."

There was something in his voice that made her rise instantly and go to him.

"Yes, father."

"I——" he began, and halted. "The lamp, Ruth."

The light was still good, but without remark she lit the reading-lamp fixed to the wall at the side of his chair.

"Is that better, father?"

"Yes." He put his pencil in position for writing, and his daughter went back to the window.

"Ruth."

"Yes, father." She returned to his side.

"Ruth," he said in a helpless tone of voice, "I can't write."

She looked down at him. In the lamplight he appeared tired.

"Don't worry about it, father. Would you care to read? Tell me what book you want."

"No. Get me a telegraph-form. There are some—I forget."

"I know. . . . Here they are, father." She laid them on his writing-pad.

The pencil moved, quivered, and stopped.

"Ruth! . . . . I can't write."

A thought frightened her, but she said cheerfully—

"Can I do it for you, father?"

Muttering crossly, he let her take the forms and pencil.

"Williams—I can't remember the telegraphic address—396, West King Street, Glasgow. Must see you to-night. Train leaves Central—when does it leave, Ruth?"

"Five-twenty."

"Central, five-twenty—Lennox. . . . Have you written that down, Ruth?"

"Yes, father."

"Then take it to the post-office at once. Take it yourself. He will get it in time, if it's sent at once. Order the cab to meet the steamer."

"Yes, father." She hesitated. "But, father, it's a great storm, and Mr. Williams is an old man. Wouldn't it do to-morrow?"

"Get the message sent at once. Go now."

She looked at him keenly, anxiously. There was something in his face that caused her to crush the telegram in her fingers.

"Dear, are you sure you are quite well? Would you not let me——"

"A little wearied, a little wearied—that's all. Is there any brandy in the house? Get me a little—a very little. Tell Agnes to bring it. You must get that message sent."

"Father——"

"Go! For God's sake, go! I must see Williams to-night." He began with a command and ended with an appeal.

"I'm going, father; but let me get you the brandy myself. I shan't be a minute." She hastened to the door, opened it, and——

"Ruth, Ruth!" he cried in a strange voice, "don't leave me!"

CHAPTER II

FOUR days had passed since the storm, days of light northerly breezes and of brilliant sunshine, against which the blinds of Ruth Lennox's home had remained closed. Her father had died ere the doctor's arrival. He had hated doctors since the day of his son's death; had never allowed a doctor near him; and no one could say whether he was aware of the possibility of a sudden end to his own life. If he had had warnings, he must have disregarded them utterly—so, at least, thought his old friend and lawyer, Mr. Williams, entering the study on his return from the funeral, which had been attended by a few neighbours and several of the dead man's University colleagues.

The lawyer advanced to the window and drew up the blind with deliberation. The early afternoon sunshine smote his faded eyes, and he was rubbing them with his handkerchief when Ruth appeared, bearing a tray.

"You will take some tea, Mr. Williams?" she said, setting the tray on the table.

"I thank you, my dear, I thank you." He placed a chair for her and seated himself. "And I should like a few words with you, if you will allow it."

"Must we talk of—of things already, Mr. Williams?" Ruth's colour had not wholly deserted her face, but her eyes betrayed her sorrow and mental strain.

"Not in detail, not in detail," he said kindly. "But there are one or two points it is necessary for me to mention. Pardon me, but is your aunt still resting?"

"She is asleep. Shall I——"

"No, no. We need not trouble her in the meantime. The matter concerns only yourself, Miss Lennox." Mr. Williams took the cup of tea she proffered and helped himself to a sandwich. "It is nearly a year since I last talked with my old friend, your father, my dear. At that time I gathered from certain things he said that he had never spoken to you of his affairs. Am I right?"

"Yes," she answered in a low voice.

"And since then?" He paused.

"He never at any time spoke to me of his affairs, Mr. Williams."

"Ah! I had been hoping that he might have done so. I believe he meant to do so."

"He wanted me to send for you just before he—that afternoon, Mr. Williams. He seemed very anxious to see you."

The lawyer sighed. "Doubtless he wanted to see me on your account. During his latter years he more than once told me he would discuss your future with me—some day. And he never spoke to you of your future?"

"Never."

For a moment or two Mr. Williams sipped his tea.

"On one occasion, some years ago," he resumed, "I ventured to ask your father to make his will, also to appoint some friends as trustees. He did the first—the briefest will I ever handled—but put off doing the second. All that your father had, my dear Miss Lennox, is now yours—yours to do with as you please, without let or hindrance. If I may say so, it is a heavy responsibility for a young woman." He regarded her impressively.

She felt he expected her to speak.

"I will be careful, Mr. Williams. I suppose there will be enough to live on—for Agnes and myself. But I haven't thought of it at all."

Mr. Williams stroked his shaven upper lip, while he wondered once more what motive had possessed his old friend.

"Enough to live on, certainly," he muttered presently, "surely enough to live on. . . . Let me tell you a little story," he said abruptly. He then ate a couple of sandwiches, finished his tea, and presented his cup for more.

"About thirty years ago," he began in the moderately animated voice that often comes to elderly men after the funereal duties are quite over, "your father and a mutual friend, whose name I need not mention, embarked upon a certain gold-mining speculation. I may say that I was invited to join them in the venture, and that I still regret my refusal to do so. The speculation was highly successful. When it was wound up your father came to me with a sum of money—a large sum—and asked me to see to its investment. Your poor brother had just been born, and your father hoped he would grow to be a man of science—a man of science *with a fortune*. But Providence decreed otherwise." The lawyer heaved a sigh, and continued, "The money has remained in my charge ever since. It has grown. I—I wonder if you could guess how much you are worth, Miss Lennox." There was a note of pride in his voice as he added, "I think I may say, yes, I think I may safely say that I have done my best for my old friend's sake—and for his daughter's. You are a wealthy woman, a very wealthy woman. I don't suppose you could guess how much you are worth. . . . So I am going to tell you. The details can stand till later. As soon as the will is proved—I shall have the pleasure of handing you securities yielding an income of nearly nine thousand pounds a year, and of the total value of little short of a quarter of a million—say, two hundred and forty-three thousand pounds sterling." He waved his

wrinkled hand, raised the cup to his lips, and all but scalded his mouth with the fresh tea.

"Did I give you enough sugar, Mr. Williams?" said Ruth. "Enough sugar? Yes. I thought I might have forgotten. . . . Yes; it seems a great deal of money. I had no idea father—was rich. I suppose there will be enough to keep up this house on. He was fond of this house, you know—and the garden. I was afraid—not that I had really thought about it—but something Aunt Bertha said made me feel a little afraid, and——"

Mr. Williams' cup went down with a slight clatter.

"You do not understand, you do not grasp it, my dear Miss Lennox. I am telling you that your income is now nearly nine thousand pounds—fully thirty times as much as was ever spent annually on and from this house we are sitting in!"

Ruth looked at him inquiringly.

"You could keep thirty houses like this going on your income," he said, and found her eyes too much for him.

"But father was not well off." A hundred petty domestic details flashed through her mind. "We—we were never—uncomfortable, but we never had too much. I often wanted him to take a change—a trip somewhere—but he could never afford it. We have not slept out of this house more than three times—and never more than a week at a time—during the last ten years. You say he was rich, Mr. Williams—but how could he be rich when —oh, what does it matter when he is gone?"

The lawyer leant forward, stretched out his hand, and patted her shoulder soothingly.

"My dear, your father had his own idea of things. It was not for me to criticise. Yet he was a rich man, and now you are a rich woman. I have given you the figures, roughly. But," the old man sighed once more, "but

he would have nothing to do with the money after his—after your brother died. And so it has accumulated. I think I may say I have done my best—for you."

"But why? . . . Why? . . . Why?" Her voice gradually failed.

Suddenly she got up and went to the window.

Mr. Williams regarded her back in a puzzled manner.

In spite of all her present sadness he had expected his news to evoke some word or sign of gratification.

"My dear Miss Lennox," he began, "I do not understand——"

Her answer came very gently. "I thank you for all you have done, Mr. Williams; but please do not let us talk more about it in the meantime. It is foolish of me, I know, but I—I wish there had been no money."

"You dread the heavy responsibility of a fortune?"

She shook her head.

"Oh no. I wasn't thinking of that." She turned to him, her eyes quite dry. "Did mother know of this money before she died?" she asked abruptly, her gaze moving to the portrait on the right of the mantel mirror.

"No, Miss Lennox. The money was to go to your brother when he came of age. Doubtless my old friend intended to give his wife a pleasant surprise in that way."

"Yes," said Ruth slowly, almost harshly. Her eyes turned to the other portrait. There was a pause. "Yes," she repeated, but her voice was soft once more.

The lawyer broke the silence.

"I will not trouble you more to-day. I only wanted to let you know that—er—you were provided for. When you feel ready to discuss business you will let me know. And now may I ask if you have made any plans for the immediate future. I am a lonely bachelor, you know, or——"

She gave him a grateful glance. "Aunt Bertha has asked me to stay with her in the meantime, and we go to Glasgow to-morrow. It is very kind of her. We hardly know each other." A thought struck Ruth. "I suppose I may tell my aunt what you have told me? I feel that I ought to. Such things soon become public—do they not?"

"I do not think you can do otherwise than tell your aunt," Mr. Williams replied, and wondered how his old friend's sister, whom he remembered as a decidedly self-seeking young woman, would take the news. "When you are settled in Glasgow, you will give me an hour or two in my office," he continued. "And what about this house?"

"I have not thought of it yet, but I think I should like to leave Agnes in charge of it. May I do that, Mr. Williams?"

"You may do anything you like." He rose and laid his hand on her shoulder. "Anything you like," he repeated. "And may I say one other thing? May I say that I have not been blind to your faithful care of my old friend in the years spent here? May I say that I firmly believe that there is a special place in heaven for good daughters such as you?"

Ruth turned her head away. "I wonder," she began, and stopped, unwilling to hurt the old man. But she had nearly said, "I wonder if there is an ordinary place on earth for a woman such as myself."

They shook hands, and he hurried away to catch the four o'clock steamer.

Left to herself, Ruth noticed that the fire required fuel. She went over to put wood upon it, but halted on the hearthrug. Resting her elbows on the mantel, she hid her face in her hands.

"Oh, father!" she whispered in her love and the bitterness which had come into that love. "Oh, father!"

CHAPTER III

MRS. LYON, Ruth's aunt and her father's youngest sister and only surviving near relative, was one of those women who seemingly do not much care whether a thing is right so long as it is correct. While not trusting in appearances she judged by them, and her leniency toward the deceitful was equalled only by her condemnation of the dowdy. Humanity, under her inspection, might have been likened to a big book profusely illustrated; she looked at the picture characters, criticized them one way or another, and ignored the explanatory text. Her more intimate acquaintances considered her a person of exceedingly keen judgment, which judgment was possibly more satisfactory to themselves, had they thought of it, than would have been the sound sort. But we do not usually stop to analyze the favourable criticisms of our friends.

In modern society it is possible to carry one's ignorance with such dignity as to gain a reputation for sagacity. The things Mrs. Lyon did not know were not worth knowing; the things she did not do were not worth doing. She was not interested in things she did not know or do; she treated the people who knew or did them with sweet superiority. She had, for instance, never witnessed a Shakespeare play; therefore, as Americans tersely put it, she had no use for Shakespeare plays. And many of her acquaintances, who had witnessed Shakespeare plays, lived to doubt whether the plays were quite as good plays as they had once considered them. In short, Mrs. Lyon's mind was her own, and if it had not become highly

developed in the conventional sense of the phrase, it may safely be said to have grown decidedly muscular. For the ordinary being to wrestle with such a mind is to court defeat.

Nevertheless, Mrs. Lyon lacked neither education nor manners. Her harshest judgments were suavely delivered; she had never been seen in a temper. She had many of the instincts of a lady, if not all of a woman. And none denied that she looked a lady.

At the age of forty she sat to a not uncelebrated artist, and the canvas was duly hung in the Glasgow Institute of the Fine Arts. The most cynical visitor did not question the catalogue's declaration—"Portrait of a Lady"! hundreds of visitors murmured, "Charming!" Thirteen years later the portrait might still have been accepted as an excellent likeness, for, granted health, time ages us less than do our feelings. At fifty-three, Mrs. Lyon was envied her graceful figure, her abundance of fair hair, her clear, smooth skin. Her eyes were bright but unreflective —they seemed instantly to sum up one's clothes bill and social position; and one did not usually meet them long enough to admire them, though they were fine eyes from a photographer's point of view.

Mrs. Lyon never forgave her brother for marrying, at forty-two, the only daughter of a poorly-paid lecturer on geology. At that time she had just got into the way of keeping house for him at the University, and had discovered a few possible acquaintances who were not intellectual dowdies. It seemed to her then that her brother, with his position and a salary of £1200 a year, might marry some one who might prove a stepping-stone to better things. Instead of which she had to give place to a mere nobody. Her brother offered her a generous allowance until she should marry, but denied her the right

to cricitize his wife, and ere long, in default of a richer and more prominent man, she married Alexander Lyon, a shipowner, who, after a few years, began to spend his evenings at home as if brooding over probable casualties, save when he forgot himself in his passion for music at a classical concert. Mrs. Lyon did not care for concerts unless she knew half the audience by sight.

They had five children, the two youngest, boy and girl, being twins; but Mr. Lyon saw comparatively little of them during childhood, Mrs. Lyon rearing them on a new—and therefore admirable—principle. For a time Mr. Lyon protested, more or less jocularly, that he would be delighted to be disturbed by a baby at any hour of the evening, or night, or morning, but his protests brought little or no result. And so, as the years went on, he came to realize that home for him meant a little apartment at the back of the house called, by courtesy, the smoking-room—the fire did part of the smoking—and another little apartment in which he slept and forgot shipping and other troubles. The dining- and drawing-rooms were not home to him: he ate the wrong things in the one, and met the wrong people—his wife assured him they were the right people—in the other. He humbly accepted her assurance as correct and her guests as his own, but on their departure was wont to indulge heavily, for an hour or two, in a volume of Dickens or Thackeray, or to intoxicate himself with the score of an oratorio. The people who accepted his hospitality in his wife's name thought him a commonplace, rather vulgar little man, and smiled at his old-fashioned chop whiskers and bald head with the tuft on the forehead which Time had apparently overlooked.

The Lyons lived in a large house in a Kelvinside Terrace, and the "right" people marvelled how Mrs. Lyon

managed to keep her servants. Mrs. Lyon, however, generally managed to retain anything that suited her. The servants who suited her, and who were rewarded accordingly, declared her a "wonder"—she kept them and the house "going like clockwork." The admiration of neighbours, guests, and servants is, of course, something.

Mrs. Lyon had not seen her brother for several years, and his daughter was almost a stranger to her. The news of his death came to her more as a shock than a grief, but she saw that her duty was to go to Fairport immediately. On the way she remembered some of James's good points, without forgetting his folly in resigning his chair ere he had qualified for a pension. He must have been living on his savings since then, she told herself, and she began to fear lest his daughter might be left, a burden, on her hands. She was considerably relieved to find, on her arrival, that Ruth was quite presentable. "Almost handsome and fresh for her age," she commented secretly. "Marriage should solve the difficulty."

Ruth received her with doubt, which before long turned to gratitude.

"My dear," said the older woman in her quiet, smooth voice, "I am very sorry—but I am not going to talk about it unless you wish me to do so. May I have a cup of tea now? and you can show me my room afterwards." And she spoke of the journey, the weather, and the trivialities of Kelvinside.

Ruth liked her for that.

Mrs. Lyon entered the study as Ruth was putting wood on the fire.

"I thought I heard the cab, Ruth. Has Mr. Williams gone?"

"He had to catch the four o'clock steamer—it's the

latest one just now. Have you had a rest, Aunt Bertha? You will be ready for tea now. I'll ring for Agnes."

"I didn't sleep, but I feel rested, thank you. Shall we have tea downstairs?"

"Yes—certainly." Ruth rose upright. "I'm sure I don't know what makes me build up this fire," she said, half to herself. Then she gave a little sigh, and turned away from the hearth, but without facing her aunt.

Mrs. Lyon held the door open for a moment, glanced at her niece, and led the way obviously. She desired to avoid a "scene," remembering somewhat vaguely a poem of her school-books entitled, "The Old Arm Chair." But she need not have feared Ruth's breaking down in her presence.

When they were settled in the parlour, the window of which overlooked a garden bounded by a high hedge now bare, Mrs. Lyon recollected that she must write a letter after tea.

"I had a note from Sophy this morning," she remarked. "Sophy sent her love to you, and bade me say how much she is looking forward to seeing you to-morrow and having you with us. You hardly remember Sophy, Ruth?"

"She was quite a little girl when I last saw her—I think it must have been ten years ago. I remember Uncle Alick bringing her and Fred to see us one Saturday afternoon in summer. The twins were very amusing."

Mrs. Lyon smiled. "I'm not sure that you will still find them amusing, though Sophy takes few things very seriously. But she is only twenty. Fred has become more sedate, though he has his outbreaks. He is at the University, and may choose the Church after he has taken his M.A. But we shall see. You know, of course, that Charles is in India and that Anna and Bertha are married.

I have been a grandmother for nearly five years. Are you fond of babies, Ruth?"

"I? Oh, of course! But I haven't met very many—only the little things in the village. When we came here at first I got quite friendly with some of the village babies—indeed, there was one called after me—but recently father——"

Her aunt did not encourage the pause. "Anna has a boy and a girl, and Bertha a girl, so you will be able to renew your acquaintance with childhood, if you care for that sort of thing, when you come to us. You have decided to travel with me to-morrow, I hope."

"Thank you; yes, Aunt Bertha. There doesn't seem to be anything for me to do here. . . . And I can leave Agnes in charge. It is very good of you to have me. I shall try to give as little trouble as possible until I can think out what to do with myself in the future."

"Don't speak of it, my dear," said Mrs. Lyon, wondering whether she would be justified in allowing her niece to "do something to add to her income," were that necessary. "Don't speak of it—unless you wish to," she added.

Ruth repressed a sigh. "I think I ought to speak of it, Aunt Bertha. It is only right that you should be told at once what Mr. Williams told me a little while ago. It—it was a shock to me."

"Yes?" Mrs. Lyon's voice was still smooth, but a little steely. Was she going to be told that her niece had been left with nothing at all? "Yes?" she said again, with a touch of impatience.

"It seems," continued Ruth dully, "that father was very rich—that I am very rich——"

Mrs. Lyon checked an "Impossible!" at her very lips. Her face paled slightly.

"Yes?" she said once more. "Mr. Williams told you that?"

"He told me I have an income of about nine thousand pounds a year. I do not remember how much money there is altogether—more than two hundred thousand pounds, I think he said. It seems a great deal."

"But——" Mrs. Lyon said, and halted. For once in her life she was at a loss. "Mr. Williams told you that?" she asked for the second time, keeping a grip upon herself.

"Mr. Williams has been looking after the money for about thirty years. Father wished it kept a secret. But, Aunt Bertha, would you mind if I didn't speak more about it at present? Somehow——" Ruth broke off helplessly. "I think I had better tell Agnes of our arrangements," she went on, rising. "She might like to have a friend from the village to keep her company. Then I must see about packing. You will excuse me, Aunt Bertha?"

Mrs. Lyon rose also, followed her niece to the door, and put her arm round the younger woman's shoulders.

"There is a will?" she asked softly. "It leaves everything to you?"

"So Mr. Williams told me. But——"

"I only inquired that I might be quite sure before I congratulated you. Even at this time I must congratulate you. And I do, my dear Ruth." She kissed Ruth.

For an instant Ruth wavered, very near to throwing her arms round her aunt's neck and clinging there while she let her sorrow have liberty. But she had been too long used to standing alone.

"Thank you, dear Aunt Bertha," she said briefly, and hurried from the room.

Mrs. Lyon went over to the window.

The sun had gone down behind the hill of Strone, and the hills across the firth, with a sifting of snow on their summits, looked bleak indeed. The loch lay grey and lifeless, overhung by bluish-black clouds that had thickened perceptibly in the last hour. Save for a few tiny green shoots coming up from the dull brown plots the garden made a picture of melancholy. As she watched the scene snow began to fall in a slow, sullen fashion. It was a wintry prospect, but not more wintry than the thin smile that seemed to have frozen upon the woman's lips.

CHAPTER IV

ON a still, clear night towards the end of April, two men were strolling together on the broad terrace under the tower of the University of Glasgow. The air was very mild, and one of them, a tall and slimly built young man, had thrown open his light overcoat, disclosing the fact that he was in evening dress; the other, a big, rather ungainly figure in an ill-fitting tweed suit, swung his hands as if to cool them. For several minutes they had been pacing the terrace in silence, the former's eyes bent groundwards, the latter's straying over the expanse of the city that, day or night, is beautiful from Gilmorehill. Now it was a vista of lights cool and warm, pearly white and sapphire yellow, and of shadows grey and black, whence rose intermittently the hum of street traffic, the noise of railroads, the sudden sounds of the river.

The younger man broke the silence.

"It was real good luck meeting you," he said. "It must be a month since I've seen you, Mark. I was just in the humour for a stroll before turning in, but not in my own company. And there's no place like this in Glasgow for a bedtime stroll."

"Unless over yonder," returned the other, raising a big hand in the direction of the heights on the other side of the Park. "It is something to look across at the University in moonlight, and then there is——"

"I'd rather stand on the holy ground than view it afar off," said the first speaker, with a laugh.

"You still feel that way about the old place, Dick?"

"I sometimes suffer a little from sentiment—after business hours, of course. Besides, I've been dining out tonight, you know." He laughed again, and the laugh was a curious mixture of youthfulness and bitterness. "But, I say, Mark," he added quickly, "am I keeping you from your work? I don't want to get blamed for an explosion."

"That's all right, my boy. It's barely eleven-thirty, and I intended to treat myself to half an hour out here before settling down again in the lab. Our meeting was just as pleasant for me as it could have been for you, Dick."

"You remind me of the ancient alchemists with your midnight experiments, old man. I wonder what unholy research you are now carrying on in the lab. Can't you invent a process for converting work and worry into gold, or even banknotes?"

"Can't you leave out the worry, Dick? It's so apt to neutralize the action of the work." Mark Renfrew's voice was kindly, and he slipped his hand through his friend's arm. "Unless the work is sufficient to overcome the worry," he added as an afterthought.

Dick made no reply, and they walked in silence to the end of the terrace. As they turned Mark spoke again.

"It's infernally hard on you, my boy. But it's—duty," he added, pulling at his heavy moustache.

"It's hell."

"Oh no," Renfrew gently contradicted him. "It's hard and uncongenial and wearisome and even disagreeable. But your work is no more hell than the work a man chooses for himself is heaven. I'm six years older than you, Dick, so you may forgive my talking in this way. At any rate, you know I sympathize with you. We've been friends long enough for that, surely."

"But you can't possibly understand all it has meant to me."

"Of course, I can't. We can't understand all that the trouble means to a person to whom we write a letter of condolence, but we can be honestly sorry, and say so. I've wanted to say so to you for about three years, but the chance did not come till to-night. I guessed you were suffering, but I also guessed you did not want expressed sympathy."

"I thought I'd pull through, you know."

"And so you shall! But don't get bitter, Dick, don't get bitter. Lord, boy, you're only five-and-twenty! Think what you're doing for your mother and sisters in keeping your poor father's good old business going. I rather envy you that, though I must admit I shouldn't like to have to chuck science. But when I realize that I've no one special work for——"

"You work for the world in general. I suppose you spent this evening, as usual, among your young hooligans down yonder." He pointed riverwards. "That's why you have to spend your sleeping-hours in the lab. It strikes me you'll knock yourself up, Mark."

Renfrew shrugged his broad shoulders. "Did you want to change the subject, Dick? I wasn't quite finished."

"Oh, go on, if you must. You never will let a fellow talk about yourself. But say what you want to say, and then I'll tell you something."

Renfrew took out his pipe, filled and lit it.

"I merely wanted to say that when you gave up your college career—a brilliant career—to carry on your father's business you did a pretty hard thing, my boy. I've always honoured——"

"Rot! I had no choice in the matter. There was no

one else to carry it on, and we were all dependent on the business."

"You might have sold it or formed a company."

The younger man lit a cigarette, his hand shaking slightly. He glanced about him, at the myriad lights below, at the shadows between the buttresses of the building on his right. Then his eyes sought his friend's face, rested there awhile, and dropped.

"It's between ourselves, old man," he said steadily, though a trifle huskily. "But I must tell some one—and there's nobody but yourself." He cleared his throat. "Fact of the matter is, Mark, that for three years I've been flogging a dead horse. It—it wasn't my father's fault that the business was done when I went into it. He had been hampered half his life—I saw that pretty soon. . . . But I tried hard . . . It's a question of a few months, I think. . . . That's what I meant when I said it was hell."

Mark did not speak at once. He might have been interested in the dim outlines of the tower and spire above them.

"I must beg your pardon, Dick," he said at last. "I had no idea the trouble was so deep. Would two thousand pounds be of any use? I don't need it. Can do on my salary all right."

"Don't, man!" muttered Dick, halting abruptly and turning away his face. Twenty-five is not a great age, and he had always been easily touched. His eyes were wet now. Presently he rejoined Mark, who had walked on.

"I can't thank you," he said quietly. "I can only remember that you offered me all you possessed."

"Welcome, boy."

"But you might as well fling your good money into the sea, Mark."

Renfrew sighed. "Not enough? I was afraid it wouldn't be."

They walked awhile without speech. Ten times the sum Mark had offered would not have been enough. The business had become old-fashioned as well as unprofitable, and many thousands were necessary not only to ward off the approaching disaster but also to reorganize and re-equip the mills, if the old firm of Balmain & Co. hoped to compete successfully with modern firms. Dick Balmain had inherited a common enough burden—a large business with insufficient capital. Flogging a dead horse, to use his own words, expressed his experience quite correctly.

"Something may yet turn up," said Renfrew at last. Had he not been utterly at a loss, he would have avoided the feeblest of all human encouragements. He himself was the last man to believe in things "turning up."

Dick, however, did not appear to catch the remark.

"You called on the Lyons lately, didn't you?" he said.

"I think I've been there several times since I saw you," Renfrew returned, not sorry now to change the subject. "I'm afraid I'm not a *persona grata* with Mrs. Lyon, but the old man is interested in some experiments I've been making on paint for ships' hulls. Yes; I was there a week ago. Miss Sophy is a refreshing young woman. She came into the smoke-room while the old man and I were discussing anti-fouling paints, and asked me if I had at last discovered a means of preventing collisions. But she confessed afterwards that her serious twin had put her up to it."

"Fred usually makes his jokes, good or bad, through his sister. You have met their cousin, Miss Lennox?"

"Oh yes. When she was a little girl. Of course I didn't recognize her when we met at the Lyons'. Her brother and I were at school together, and I was often in

the Professor's house. Later I was one of his students in my first year at college, which was his last, poor man. He buried himself in some little place on the coast, as I suppose you know. I had a long chat with Miss Lennox a fortnight ago. She seemed pleased to come across some one who could speak—though I had little enough to say —of the Professor while he was at the University."

"Then you and Miss Lennox are really old friends," said Dick, half questioningly.

"I shouldn't mind being friends with her," Mark returned slowly.

"Caught at last, Mark?" The younger man laughed, but not with pure mirth.

His companion laughed also. "Nonsense! But, seriously, she's the most intelligent girl I ever met."

"Good lord!"

"I don't mean learned, or even clever. She is simply interested in most of the things that are going on in the world, and seems to get a grip and understanding of them right away. I suppose that is due to the life she led for a dozen years. She was compelled to see nearly everything through print. Possibly she had too much time for reading. But now she will have a chance of seeing things direct. I believe she prefers a newspaper to a fashion journal, though, to be sure, I overheard Mrs. Lyon telling a lady how she envied Ruth—Miss Lennox—the way she carried her clothes—whatever that means. I dare say you know, Dick."

"And how did she appear to you?"

"Appear to me? Why, I should say as a surprise. I can't yet believe that the dark, rather skinny child I knew long ago has become—well, the girl Miss Lennox is."

"You regard her as still a girl? She must be nearly thirty."

"Not quite, I believe. But, then, I'm over thirty. Until to-night, Dick, I regarded you as a boy. You see, I didn't understand. You'll forgive me?"

"Oh, that's all right. . . . But about Miss Lennox—what do you think of her, exactly?"

Renfrew smiled in the dark. "What a question! I don't make analyses outside the lab."

"Well, what's your impression?"

Renfrew laughed outright. "You are persistent. I'm not sure that it's a fair subject for discussion—are you?"

Balmain was silent for a moment. Then he said carelessly, "It's a more agreeable subject than the previous one."

"Sorry, Dick. But might not I suggest a subject still more agreeable to yourself?"

"What do you mean, Mark?" Dick spoke with some stiffness.

"Whom do I mean, boy? Why, Miss Sophy, to be sure."

"Look here, old man, I wish you wouldn't chaff."

"Chaff?"

"Oh, don't pretend to take it seriously. There was never anything in it. A mere boy and girl affair, you know. Sophy wouldn't have me now at any price."

"I beg your pardon, Dick. . . . And, of course, you are no longer a boy."

"Don't be sarcastic."

"I wasn't," said Renfrew. "But you were asking for my impression of Miss Lennox, and, as it is of no value, I don't mind giving it to you. Miss Lennox struck me as being a woman in theory and a girl in practice; in other words, she has the mind of a woman and the heart of a girl. Will that do?"

"Thanks; but it doesn't tell me very much."

"How much do you want to be told?"

Dick hesitated ere, staring downwards, he said slowly—

"I know I'm a beast, Mark, but as soon as possible I'm going to ask Miss Lennox if she will marry me."

"Good God!" said Mark in a whisper, stopping short in his walk.

"I had to tell some one." The young man halted also, and his tone was somewhat sullen. "Why should you say 'Good God!' like that?"

Renfrew strode onward, saying, "Again I must apologize. But you took my breath away. I—I'm glad, boy, that you've found—your affinity." He held out his hand, and let it drop as Dick replied roughly—

"Oh, rot! Don't pretend to misunderstand, Mark. It's simply a poor chance—but the only chance, as far as I can see—of saving the situation."

Mark shook his head. "I don't quite——"

"Do you mean to say you don't know about Miss Lennox?" Dick cried impatiently.

"Know what?"

"That she has a quarter of a million in her own right?"

"No," answered Renfrew, not immediately; "I didn't know. Quarter of a million, did you say?"

"Practically. I suppose the fact will soon be all over Glasgow. Her father made the money years ago. Goodness knows how—and it has been piling up till now. . . . I'm a beast, but you might wish me luck."

The great bell high above them boomed its slow midnight, but neither took notice. Several minutes passed ere Renfrew, who had gradually increased his pace, put the question—

"Are you serious?"

"It's not a thing one jokes about."

"No," was the slow reply; "it's not a thing one jokes

about; but one may be unwise without joking. Dick," he went on earnestly, "I'm not considering the rights and wrongs of marrying a girl for her money, but I assure you you're the last man who ought to do such a thing. You're not built for it; you're not sufficiently mean-spirited to stand it. It would make your whole life a ghastly failure, an eternity of shame and self-contempt. I know you better than you know yourself. Just now you are pretty desperate—you wouldn't have told me all this if you weren't—but the remedy you propose would make you worse than desperate."

"You talk as if it were all arranged. It is a million to one she won't have me."

Mark looked kindly at his friend. To himself he said, "The odds are not so great as that;" and, aloud, "It has gone far enough when you have given place to the idea. Chuck it out at once. If the crash must come, let it come. You will have done everything you honestly could to prevent it. Then you can begin again in a small way, and—well, of course, my little bit is at your service."

"But my mother and the girls—they've always been used to having things easy. . . . All you say is right, and I'm a despicable cad, but I tell you again I'm going to take this poor chance. Can't you put yourself in my place?"

"Not in your present place, perhaps. But I've been trying to put myself in the place you would be in if you carried out this idea. Possibly that's why I've spoken so bluntly. You mentioned hell a little while ago, but it seems to me that you are only trying to get there. Think of it! You're only five-and-twenty. You might live for fifty years—fifty years—with a woman you have cheated. Oh, you can't do it, Dick. You'll see that in the morning. This sudden idea——"

"My mind has been made up for a month."

"Even so," said Renfrew, after a momentary pause; "but having spoken about it will make a difference. Whatever you have to sacrifice, it must not be your honour. Your mother and sisters would be the last people to desire that of you. Now I've finished. It's time you were roosting. And"—he peered at his watch—"it's time I was tackling a certain dainty dish down below, or it will be overdone." He stretched his arms upwards till the joints cracked. "Thank goodness my class doesn't meet till ten. Come along. I'd better see you to the gate in case it has been shut."

He linked his arm in Balmain's and, talking trifles, went with him to the gate.

"Come and see me soon," he said at parting.

"Thanks, Mark; I will." There was a suggestion of new strength in Dick's voice that pleased his friend.

It was still there when Dick greeted his mother, whom he found before the drawing-room fire. She was reading a new novel. On an average she read seven new novels a week. Invariably she breakfasted in bed. She was a thin woman, possessing a faded prettiness, and was delicate, though not so delicate as she fancied or her son believed.

"I didn't mean to be so late, mother," Dick remarked cheerfully; "but I met Mark Renfrew and we went for a stroll."

"Ah," murmured Mrs. Balmain, glancing at him, and returning to the page.

"Girls gone to bed?"

"Yes, dear." She spoke with a mixture of querulousness and affection.

Dick noticed that she was within a few pages of "The End," and waited.

At last, with a sigh, she laid down the book and rubbed her eyes.

"Sleepy, mother?"

"Only wearied. Did you enjoy yourself?"

"Yes—fairly well. Did any one drop in to-night?"

"Dr. Harrison called to see Alice."

"Alice? What's the matter with her? I didn't know——"

"You don't notice such things, my dear. There is nothing seriously the matter with Alice, I am thankful to say—only run down. Dr. Harrison thinks she requires a change——"

"Too many dances, I suppose," Dick put in pleasantly.

"And I have written for rooms at Crieff Hydro. It will be good for Ida and Florence and myself also. A change is absolutely necessary at this time of year. We shall stay for a month, and you must come as often as you can, Dick, during the week as well as for week-ends. Alice's Mr. Craddock is going to do that. Perhaps you will manage a few days from business."

Dick was staring at the fire. "I wish you had delayed writing till I got home, mother," he said.

"Would you have preferred another hydro? I thought of others, but decided to follow the doctor's advice. But I'm sorry, dear, if——"

"Oh, it doesn't matter. Did you say a month?"

"We can't very well stay longer, as the girls must be home to see about the rest of their summer things. They have several invitations already for July and August. So a month must just do."

"I—see."

"And, Dick, you might remember to bring me my money to-morrow instead of the first of the month."

"Very well, mother. There were one or two things I

wanted to speak about to you; but I think I'll turn in." He got up, and stood leaning his arm against the mantel's edge, a son for any mother to be proud of and for most mothers to be anxious about, for his thin, well-featured, clean-shaven face was haggard; his eyes were too bright. "I think I'll turn in," he repeated presently. "Did any one give orders for my early breakfast?"

"I heard Florence say she had done so," said his mother as she rose; "but I do think it is ridiculous of you, Dick, going to business at eight o'clock, especially when you seldom come home before seven. You mustn't overdo it, dear. It's very noble of you, I'm sure, but I can't see how it can be necessary. Your dear father found from half-past nine till five quite sufficient, and he left you a splendid business. But I suppose you must please yourself; only I often wish you could take the girls out oftener. They missed quite a number of the best plays and concerts this winter. But I shan't scold you. Good-night, my dear. Don't change your mind and sit smoking till all hours."

He went with her to the door, kissed her, and watched her go upstairs. When she had disappeared he switched off the lights and crossed the hall to the dining-room, where a single light had been left burning. With his finger on the switch he observed that a tray, with a couple of decanters, a siphon, and some glasses, had been left on the sideboard. Doubtless Dr. Harrison, who was an old friend, had been offered refreshment.

For fully a minute Dick stood motionless, gazing at the crystal. Then he snapped off the light and went hastily from the room.

CHAPTER V.

"SOPHY, where is Ruth?"

"In the smoking-room, talking to father."

"Please tell her that Miss Cruickshanks is here."

Sophy rose, none too willingly. A few minutes previously, on her way to the drawing-room, she had heard her father laughing heartily—not a very frequent proceeding on his part.

"I don't think Ruth will be long, mother," she said tentatively, her hand on the chair-back.

"Pray, Mrs. Lyon," put in Miss Cruickshanks, "pray do not disturb Miss Lennox when she is with Mr. Lyon."

"Oh, she will be glad to be rescued," Mrs. Lyon returned pleasantly. "Mr. Lyon has got into a bad habit of dragging her into his den every evening after dinner."

"I don't think Ruth requires to be dragged," began Sophy, a trace of remonstrance in her voice.

"Don't you, my dear?"

Sophy opened her pretty mouth, closed it, and left the room.

Ere she reached the smoking-room she heard again her father's laugh, and, strange to say, the mirth in it brought a moisture to her eyes. At her entrance Mr. Lyon checked his laughter and looked up with an uncertain smile, which became shyly affectionate at the sight of his daughter.

"Ruth has been telling me about some of the pictures, and also about some of the people, you saw at the Institute this afternoon," he said a little apologetically. "She is a very severe critic of both, Sophy. Dear, dear! I

haven't laughed so much for a long time. Won't you sit down, Sophy?"

"I've been making a goose of myself before Uncle Alick, Sophy," said Ruth. "Yes, do sit down and tell Uncle Alick your opinion of the pictures—and the people."

Sophy shook her yellow head.

"I'm awfully sorry to take Ruth away, father, but mother sent me to say that Miss Cruickshanks was in the drawing-room."

"Ah, well, I suppose you must go," Mr. Lyon said regretfully. "Perhaps I'll look in later and have a word with Miss Cruickshanks. She is a very old friend of mine. She has had many troubles, but has survived them wonderfully, and I don't think Ruth could find a finer lady to be her companion——"

"Chaperon, father," said Sophy. "*I'm* going to be Ruth's companion in the meantime."

"I sit corrected," returned Mr. Lyon, with a small laugh.

"Ruth has invited me to spend the summer with her. We are going to go to all sorts of places and do all sorts of things—girls can do anything when they've a chaperon; can't they, Ruth?"

Ruth smiled. "We haven't got our chaperon yet," she said, rising.

"Oh yes, we have. Old Cruicks will jump at you whenever she sees you." Sophy slipped her hand through her cousin's arm. "Come, Ruth, or I'll get one of mother's refrigerating glances. And, father, you'll allow me to go with Ruth for the summer?"

"I think you must arrange that with your mother, Sophy; but don't desert me too long, my dears. Now I must not keep you." Mr. Lyon began to fill his pipe.

"You must tell me more about the Galleries later on, Ruth," he added, and as they left the room they heard him chuckle.

In the hall Sophy stopped abruptly and threw her arms about her cousin's neck, kissing her.

"You're just a pet, Ruth!" she declared in a warm whisper.

"Why, Sophy?"

"Oh, never mind! . . . Come and behold your chaperon to be."

Miss Cruickshanks was a plump little lady with very bright brown eyes, rosy cheeks, a small beak of a nose, a pointed chin, and, as a friend once described it, a versatile mouth. Another friend, having suspected that she wore a wig, deplored the possibility with such persistence, that still another friend, who by the way was short-sighted, and could eat hardly any food save grape-nuts, felt constrained—doubtless in the interests of society—to get at the truth and accordingly called on Miss Cruickshanks. She had not quite finished her third cup of tea—tea invariably disagreed with her, but one must sacrifice much, if need be, in the cause of truth—when her kindly and virtuous quest was fully rewarded, though in a rather unexpected fashion.

"And how do you like my wig?" the hostess inquired calmly. "I've just been having it done up."

"Done up!" gasped the visitor.

"Yes; every year I have a few more grey hairs inserted. One must keep pace with the times, or perhaps I should say with Time." Miss Cruickshanks smiled encouragingly.

"But isn't it—don't you——" the visitor stammered.

"It isn't, and I don't," said Miss Cruickshanks, still smiling. "One can't have everything in this world, and

at the end of half a century I have to thank Heaven for good eyesight, excellent teeth, and a perfect digestion."

If anything the smile became more sweet, and the visitor, even after she reached the cooling open air, felt as if it were still actually playing upon her back.

Possibly the three advantages for which Miss Cruickshanks thanked Providence on that and on other occasions were at the root of the cheerfulness that fifty-two years had failed to blight. Not by any means had the little spinster's existence been dull and colourless, but its excitements and hues, however bright, had seldom been of her own choosing. Born and reared in considerable luxury, she had suddenly been left alone to make a living for herself. Highly educated, she did the only thing which a highly educated girl of her day might do, and became a governess. But she preferred playing with children to teaching them, and after trying hard to do her duty for three years, gave up and applied for a situation as travelling companion. And a travelling companion she had been from then until a week before her appearance in Mrs. Lyon's drawing-room. There was little of the civilized world she had not seen; with several European countries she was familiar; and her acquaintances were not confined either to her own race or rank of society. But at many times she tired of hotels and other people's houses. Surely the worst form of homesickness is that which attacks women who have no homes.

Ruth was prepared to like her, and did so at first sight. Possibly, at the moment, it was only reciprocation on the younger woman's part, for her liking may have been a thought behind that of Miss Cruickshanks, who, as Ruth entered the room, said to herself, "Here is a young woman—not merely a young lady, thank Heaven! I do hope we may be friends." So the spark in the older heart

may have been warmly reflected in the younger one. At any rate, a life-long friendship began in that drawing-room which seldom witnessed aught but empty amenities and polite impertinences.

"I really don't know," began Ruth, when her aunt and cousin had left the room, the former with the air of conferring a favour, the latter with an encouraging smile to both.

"Nor do I, Miss Lennox," said Miss Cruickshanks. "It would have been so much easier had we met by chance—wouldn't it? But I have heard about you, and you have heard—nothing wrong, I hope—about me. Which makes it a little difficult to be quite natural. Isn't that so?" She put her head to one side and regarded Ruth with her bright eyes.

"I believe it is," said Ruth, smiling.

"Well, now," Miss Cruickshanks continued after waiting for Ruth to say more, "it is, of course, usual for the employer to state what she wants to the possible employee. Yet, in a case where the possible employee is so much older than the employer the former might be allowed, ever so respectfully, to state what *she* wants."

"Yes?" said Ruth doubtfully. Then she laughed. "Please go on, Miss Cruickshanks."

The little spinster laughed also, then looked grave.

"I've got to do something for a living, Miss Lennox," she said softly, "but I've come to that time of life when I want, if it is at all possible, to be of some service to another woman. I don't mean just servants' service. I want to help—if I can. I have travelled the world with women of all ages, and I believe I could produce twenty certificates to the effect that I am a thoroughly reliable companion. I have never allowed a young charge to elope with a doubtful count, or an elderly one to be cheated with

a bad franc. And I know every picture in the Continental Galleries. For all of which I have been reasonably paid, Miss Lennox. But I have the ambition to be a little more than a courier to old women, and a gorgon to young ones. I am a little wearied of being what is called a lady's companion—to me the word always suggests a thing for carrying needles and thread and other workaday necessaries—but I have a desire to be, in my own small way, and quite apart from the salary which I should try to deserve—I have a desire to be, Miss Lennox, not a companion but a comrade." She paused, laughing faintly, ere she added, "There is something warmer and more elastic about comradeship, isn't there? A companion is always there, while a comrade is there when required. Well, I have told you what *I* want. Of course"—she stiffened a little—"you would like to consider the matter, Miss Lennox?"

"No," answered Ruth. "I—I know what I want."

"Ah!"

Ruth put out her hand impulsively.

"I want you."

An hour later, sitting in the car on her way to her lodgings in an unfashionable part of the Great Western Road, Miss Cruickshanks indulged in pleasant anticipations. Her last engagement, which had come to an end a month ago, had been as exhausting as it had been uninteresting. For three years she had lived in hotels and hydropathics with a lady of middle age and medium intellect; a wealthy, childless widow, selfish to a degree, given to dressing in satin and to *table d'hôte* meals; with few ideas on life and innumerable fancies, chiefly nocturnal, about death, the latter being bred, as an indiscreet physician once boldly assured her, on dishes fittingly enough termed "fancy." Miss Cruickshanks was not

naturally nervous, but a thousand days of dull society and heavy meals brought her spirits to the zero of depression from which even the excitement of midnight alarums and excursions in search of brandy, hot-water bottles, doctors, and on several occasions lawyers and clergymen, could not raise them. Wherefore, not without forebodings yet with the desperate resolve that if the worst came to the worst, she would manage to exist somehow on her tiny private income and slender savings, and with the clinching argument that it was better to be clothed in one's right mind than in jewels, she determined to proffer her resignation. She did so, and was promptly dismissed, with a month's salary in advance and sundry rumbling remarks from the interior of the black satin to the effect that she had never done a thing for her salary, had lived on the fat of the land, and was guilty of the grossest ingratitude.

Thus it was not strange that she should look forward to entering on her new engagement, altogether apart from the salary which Ruth had made a generous one. "Quite ridiculous!" Mrs. Lyon afterwards coldly observed to her husband, who rejoined mildly and somewhat vaguely that Miss Cruickshanks was getting on in years and had a good heart. Which his spouse could not see had anything to do with the case. Sophy then expressed her opinion that Miss Cruickshanks' knowledge of the world was worth the money to Ruth, and also that the salary was Ruth's business and nobody else's. Fred concurred with an absent-minded "Hear, hear!" And Mrs. Lyon closed the little discussion, as she had opened it, with another "Quite ridiculous!"

But the two women who had first met on the bare planks of a business footing had already stepped together on to the magic carpet of friendship. It was the "good

heart" Ruth wanted; it was something more than her salary the little spinster desired to earn.

Ruth had decided to go back to Fairport early in May and spend the summer there. Beyond this she had made no plans. Possibly in the autumn she might set out to see something of the world of which she had only read; she would consult later with Miss Cruickshanks. She had already discussed travel with her aunt, but Mrs. Lyon showed no enthusiasm for places she had not seen, and was inclined to be severely critical about London and Paris, which she had visited thrice and once respectively. As a matter of fact, Mrs. Lyon did not like places where she was unknown, and excepting Edinburgh, where she was recognized, calmly enough, by several households when she paid her annual call, Glasgow to her was the only city worthy of consideration. It is true that with her family she spent the summer months at the coast or in the country, but she always chose her quarters where as many of her acquaintances as possible had chosen theirs. And she generally succeeded in renting a better, or more expensive, house than any of her acquaintances. To put it vulgarly, she desired not only to be in the swim, but also to be the prominent swimmer—not so much to know people as to be known by them. Why? It is to be hoped that on the great day of awkward questions this poor humanity may be forgiven its repeated "don't knows," for so many of them will then be entirely honest.

The decision of Ruth to return to Fairport may seem unnatural. The world was open to her now, yet she chose to go back to the place of her sorrow and tragedy. But the house on Loch Long was still her home, and she felt that there only could she deliberate upon the question that grew in her mind—What should she do with her

life? Had her father been a less selfish man, her present existence might have been less void. We do not need to be lovable, generous, self-sacrificing, in order to be " sadly missed " after death.

On recovering from the numbing effects of her sudden loss Ruth had looked to her aunt for a sign, as it were. But no sign was given her. In the Kelvinside home, day after day, week after week went past, and nothing seemed to progress save the hands of the clock and the date in the little calendar on the smoking-room mantelpiece. Mrs. Lyon, accompanied by Sophy, made afternoon calls or received afternoon callers; occasionally Mr. and Mrs. Lyon, and frequently Sophy and Fred, were out for the evenings, Ruth accompanying the former or the latter when the occasions were quite informal; people came to lunch or to dinner or to spend the evening, and Ruth almost invariably knew beforehand what they would say to her. Nearly every one smiled a great deal more than seemed necessary, and agreed with her remarks on any subject whatsoever—not that the subjects usually introduced were varied or large.

Ruth gradually realized that her aunt's worldly interests were practically confined within a two-mile radius; they chiefly consisted in her own house and other people's houses, her own dress and other people's dresses, the best shops, the latest entertainments, and the most talked-of novel. Which is not to say that Mrs. Lyon had little or no interest in her family, and Ruth tried not to feel that what motherly anxiety she had observed was more on account of the young people's social success than their everyday happiness. It was, however, with sheer wonderment, not with superior pity nor with secret contempt, that Ruth came to regard her relative. She simply did not understand why her aunt should occupy herself with all

these petty duties, trifling troubles, and paltry occupations. But, then, Ruth's social education had been neglected; she had still to learn that the society of which she was a member created its own little world and saw that it was good; she had yet to perceive how all the seeming inanities and futilities kept that little world together.

The years at Fairport had narrowed her life until she stood almost alone, as on an islet slowly but steadily eaten away by the sea; but they had not narrowed her world. While her own islet grew smaller the other islands and the continents loomed larger; she became the mistress, not the slave, of her duty. And now, having come with great expectations to visit one of the larger islands, she found the inhabitants thereof content to live within, and scarce look beyond, circles but little greater than her own poor islet. She could not understand it.

One evening her aunt introduced a gentleman to her, after warning her that she would find him vastly entertaining and "a thorough man of the world." She ventured to put some questions about America, India, South Africa, Spain, and other quarters of the globe which had received some notice in that morning's papers. Eventually he explained that he wasn't much of a traveller, though he had been once in Hamburg for a week-end and once in Boulogne for the day. He, however, gave her the names and addresses of nine Italian restaurants in London where one could dine excellently well, with or without orchestra, for one and sixpence, and informed her that he favoured the local music-halls rather than the theatres. Ruth was quite interested, because she had only read of such places; at the same time she wondered whether her aunt would not have described him more correctly as "a man about town."

"Do you actually read the papers every day, Miss

Lennox?" exclaimed a lady, who would as soon have smoked a pipe as have looked beyond the Births, Deaths, Marriages, and Sales.

"Yes, of course," said Ruth innocently, and straightway gained the reputation of a "frantic blue-stocking."

"It must have been dreadful in Glasgow while the war was going on," she remarked at breakfast one morning, Mr. Lyon having made some observation about South Africa.

"Which war, Ruth?" her aunt inquired.

"The war with the Boers. It must have been a dreadful time here, Aunt Bertha. Didn't some people lose their sons?"

"Oh, I suppose it was rather dreadful at the time; but, as far as I remember, we didn't know any one intimately who suffered——"

"Oh, mother!" cried Sophy, "we knew the——"

"Quite so, my dear; but kindly do not interrupt." And Mrs. Lyon went on to ask her niece whether she thought of doing some shopping that morning.

Poor Ruth! It seemed as if she had been nourishing her mind on the wrong sort of diet for the last ten years. The things that mattered so much to her were apparently immaterial to all the people with whom she came in contact. No; not to all of them. There was Mr. Bowman who explained to her the workings of the Stock Exchange, which she had previously beheld in her imagination as an immense building tenanted by gentlemen who ran shouting to and fro, with share certificates in one hand and banknotes in the other. Mr. Bowman was a lawyer, a big, sparse-haired, pasty-faced man of over forty, who seldom uttered a sentence which did not contain the word "money" or an equivalent, and who appeared to know the precise financial position of half the important firms in

Glasgow; but Ruth saw nothing sordid about him then, and while she thought he didn't get enough fresh air, she enjoyed his conversation very much indeed.

Then there was Mr. Mark Renfrew, who had known her father, and who was now a lecturer on chemistry at the University. She asked him about Helium, which, she had noticed in the papers, a continental chemist had succeeded in liquefying. Renfrew, after a moment's astonishment, told her all that was known about the element—which was so satisfying to Ruth that she made a mental note to overlook for the future such matters recorded in the papers. It turned out, however, that the chemist had done prospecting in strange lands and among uncivilized tribes; moreover, he had sailed with an expedition to the Arctic. So, altogether, that was another pleasant evening for Ruth.

And, lastly, there was Mr. Dick Balmain, whose mother and sisters she now knew slightly. He came oftener to the house than any of the other men she had met, and at first she had fancied that he came principally to see Sophy, and was deeply interested thereby. Later she put away that idea. He was just a friend of the family, evidently well liked by Mr. Lyon and admired by Fred, in whose study he sometimes sat till after midnight. "Dick Balmain was meant for a big scientist; he'd have come out strong in any department, if he hadn't had to chuck it when his father died," Fred told her the morning after she had met Balmain for the first time. Not long after this Mr. Renfrew made a similar remark. Yet Ruth never heard Mr. Balmain refer to scientific matters. Indeed, he spoke but little, though always apparently willing to take a secondary part in a conversation. He was a fair pianist, albeit Ruth in her inexperience deemed his music wonderful. She thought he must be very kind and sym-

pathetic, and admired him for his having given up his ambition for his mother's and sisters' sake. Mrs. Lyon, who treated him more formally than did the others, once remarked that he was supposed to be good-looking. Did Ruth think so? No; Ruth did not think him good-looking, meaning handsome. She had long ago pictured mentally the ideal man, and the ideal man had been a sort of Viking, immense of stature, flaxen-haired and blue-eyed. And Mr. Balmain was none of these. He was fairly tall, rather thin, neither fair nor dark, clean-shaven, and his eyes were grey with a hint of green in them. Not her original ideal by any means. But his face was refined and not without strength; the mouth could harden, she noticed, and the eyes grow stern; the nose and chin were more cleanly moulded than most of the noses and chins she had observed. And as time went on it came to her that, though not good-looking, he was good to look at, and that to meet his eyes gave one a curiously mysterious sense of friendship. Mr. Renfrew's eyes, she thought, gave one a sense of friendship also, but it was not the least mysterious. Perhaps that was because he was older. Most of all she wanted the friendship of youth.

On the eve of Ruth's return to Fairport Dick called, in company with Mark, but did not get a chance of speaking to her until it was almost time to take his leave. Mr. Lyon invited him to a cigar in the smoking-room, Fred wanted his help in the study, Sophy persuaded him to play through the score of a new musical comedy, and thereafter his hostess, less than usually ceremonious, engaged him in a long conversation about nothing in particular, though not without significance to herself. At the moment that suited her Mrs. Lyon gave the young man the opportunity she had made sure he desired. She

sent Sophy on an errand, and with a gesture invited Mark to her side. Presently Dick joined Ruth.

"You are leaving Glasgow to-morrow, Miss Lennox," he said.

"Yes," she replied, with a friendly glance. "We—I mean Sophy, Miss Cruickshanks, and myself—are going to Fairport—my home, you know, Mr. Balmain. You have met Miss Cruickshanks? I think she said she knew you."

"I have met her here. She is very entertaining. If you don't mind my saying it, you are very fortunate to have secured such good company. And—you are fortunate to be leaving Glasgow. Loch Long must be lovely now."

"It is always lovely—to me; but loveliest in winter, I think. Do you know it well, Mr. Balmain?"

"Only in summer. You see, we Glasgow folk prefer Glasgow at its worst. I have hardly seen the Clyde except in summer, or rather in July and August; but I am thinking of going to see it in June this year."

"You are going to take a holiday?" she asked rather eagerly.

"You think I require one, Miss Lennox?"

"Oh, well——" She hesitated a moment. "Fred said you hadn't taken a holiday for years. Besides," she added gravely, "you don't look as strong as you ought to, Mr. Balmain."

"Don't I? But I never did. However, this won't be a holiday, exactly. I must be in town during the day, but I thought of spending my evenings and nights at the coast. The fact is, a friend has kindly put his motor-boat at my disposal for the month of June, and I thought of mooring her at Fairport and taking a room in the inn there."

"The anchorage at Fairport is not particularly good," said Ruth. "I used to have a little sailing-boat, and one night it was blown away, and wrecked near the Cloch. Still, that was in October, and June is usually a quiet month. But if you have decided on Fairport, I'll see that proper moorings are laid for you."

"But, Miss Lennox, that is out of the question!" he exclaimed, taken aback.

Ruth laughed. "Why not? I'll get Peter Macdonald to lay them—he can use my old moorings. Peter knows the safe places. And I'll speak to Dickson—the hotel-keeper, you know—about airing your room for a week or so before you come. It won't be any trouble at all. I believe Dickson charges quite moderately, and I'm sure you'll like Fairport."

Then she saw his flushed face.

"Have I annoyed you, Mr. Balmain?" she asked anxiously, and of a sudden she blushed also.

"Annoyed me?" he said in confusion. "No! But you—your kindness overwhelmed me. Really, Miss Lennox, you must not think of doing such things for me. I simply mentioned the motor-boat and Fairport because I wanted to ask your permission to call on you at your home." He paused, and continued hastily, "And I'll write to the man Macdonald about the moorings, mentioning your recommendation——"

"And Peter will bring the letter to me, as he does once or twice in the year, when he gets a letter from his cousin, because he can't read writing. So I think you had better leave the moorings to me, Mr. Balmain," she said, smiling. "But," she added more seriously, "perhaps you will write to the hotel yourself. Only you must do so in good time, as the rooms haven't been occupied all winter."

"I don't know what to say to you except a thousand

thanks," said Dick slowly. "If you will tell Mr. Peter Macdonald to lay the moorings on my account, I'll be tremendously obliged."

"But have you decided to come to Fairport?"

"Oh yes. I'll be there on the first of June. And, Miss Lennox, may I come to call on you?"

"Surely. We'll all be glad to see you. But you ought to take a proper holiday." She had never seen him look quite so tired.

"Thank you. I'll see about the proper holiday. And will you risk your life in the motor-boat?"

"People used to think I risked it frequently in my little lugsail; but I've always thought the water was worth far more risk than the land. I've never been in a motor-boat, but I'm sure I should like it. Perhaps it will lead to my getting one of my own, Mr. Balmain. I've wanted to have one. On calm nights I would run away down the firth and round Ailsa Craig and home again in the dawn. That would be glorious!"

"In the dark?"

"Oh yes. That has been my idea for a long time," she said softly.

And glancing at her, Dick saw her eyes as though they were fixed on a light through a stretch of darkness. It struck him then that her eyes were exceedingly beautiful.

"Perhaps," he murmured, "you may realize that idea of yours—some day." He saw Renfrew rising to go. "Are you quite sure the moorings won't be a trouble? . . . Then may I write to you to let the man know as to the boat's arrival in case it suits my friend to send it before I can get to Fairport?"

"Please write, and the boat shall be taken care of until you arrive. And you will think about the proper holiday?"

Dick got up and held out his hand. "I will certainly think about it," he said gently. "You are very good to me, Miss Lennox. We might almost be friends, might we not? Only the benefits are all on one side."

"I don't understand that," she returned, smiling.

His eyes fell before hers. "At least, I shall see you in June," he said; "till then I'll believe we *are* friends. Good-bye."

It was raining heavily when the two men quitted the house. Dick was not sorry.

"Let's take the car, Mark."

The distance was short, and there was little time for conversation.

"I was going to ask you to come up to my digs for a smoke and chat," said Mark, when they had left the car, "but I believe an extra hour in bed would do you more good. Had another bad day?"

"I don't know that the days are worse than the nights," Dick answered; "but I'll take your advice about bed, old man. Are you going to be in the lab. to-morrow night?"

"Yes."

"Then perhaps I'll drop in and have a smell around for auld lang syne, and also a chat with you for the good of my soul . . . but don't depend on me."

"You'll be welcome, Dick."

"Thanks, Mark." And they parted.

On the following evening Dick went to the door of the chemistry laboratory—and turned away without knocking.

CHAPTER VI

MISS CRUICKSHANKS, with a smile and a sigh, turned from the window. They were sitting in the old study, which, however, like the rest of the house had been redecorated and furnished anew. "Oh, dear," she said, "is there not a cellar where we can transact business? This prospect is too lovely. Look at those hills—that water! I do think the month of May must have gained its reputation for merriment from such a day as this. Reputations are usually gained or—lost—in a day. The years don't matter. This is the twenty-seventh, and until yesterday the weather was wretched, the hills were bleak, and the sea made me shiver to look at it. But now—well, it's just wonderful! Give me three minutes more, I beg of you." And she went back to the window.

A heavy sigh disturbed her.

"Miss Lennox, you ought to leave these matters to me." She went quickly to the big writing-table at which Ruth was seated, a heap of letters before her.

"But I feel that I ought to consider each of them," the young woman returned, fingering a sheet of the worst possible quality of note-paper covered with pale clerkly writing. "Only they are nearly all so pitiful. The world seems to be full of unfortunate people. I don't think the societies and missions that send printed letters and printed forms, which you've only got to fill up with your name and subscription, or even printed forms to make part of your will on. You can be pretty sure they are deserving, though they aren't the least pathetic. It's the pathetic

ones that may or may not be deserving that worry me. And how am I to be sure that they aren't all deserving? Don't you think we might send something to everybody to-day—seeing it's such a fine morning, Miss Cruickshanks?"

"You wanted to do that yesterday because it was so chilly," said the little spinster, drawing a chair to the table. "You must try to get used to begging letters, my dear. They are sad indeed, and some of them may be genuine, but you cannot possibly give help to everybody who asks it, and you will probably get such letters every morning as long as you live."

"But listen to this one. It's from a man who says he's an author, with a wife and six children, and he has been ill for a long time, but has written a book which he believes would create a sensation if he could get it published, and he only requires twenty pounds to——"

"Yes, it's painful, but not more so than scores of other letters you have received during the last few weeks. It was most unfortunate that the story of your fortune got into that wretched *Social Outlook*. I suppose all the local papers copied it—with the result that, if you aren't careful, you'll soon have nothing left."

"Oh, nonsense!" cried Ruth, laughing. "I've hardly spent anything yet. All the same, I hated it getting into the papers. It has been so exaggerated. But I didn't know till too late that Aunt Bertha had told a lady who writes for the *Social Outlook*."

"Mrs. Lyon did that?"

"Aunt Bertha—I don't know why—seems to like very much to be mentioned in the *Social Outlook*. I remember when my cousins were married it gave a list of the guests and presents, and Aunt Bertha bought two hundred copies, Sophy told me. It seemed to me quite a stupid paper, but

Aunt Bertha said it was I who was stupid." Ruth smiled, adding, "Of course I have a great deal to learn."

Miss Cruickshanks thought it was Mrs. Lyon who was stupid, but refrained from saying so.

"Well," she said presently, "I don't want to tire you with my interference, but I'm an old woman who has seen something of the world, and I beg you to let me take charge of this sort of correspondence. It is neither un-Christian nor inhuman to realize the value of money. Charity covers a multitude of sins, but I'm not sure that reckless extravagance is included in the multitude. Neither you nor I have been used to much money, but in my time I have lived in moneyed atmospheres, and I know a little of the difficulties of the moneyed person. It is not a tithe that is begged or demanded of the rich man's income—it is his income multiplied by ten that his fellow-beings expect him to disperse. Millionaires are seldom misers. But the goodness of objects does not justify one in being a spendthrift. Forgive this little lecture. You asked my advice in this matter at the very beginning, or I should not have presumed to offer it. Now, I admit, I am forcing it on you. But please take it kindly. You—you've given away more than two thousand pounds since we came to Fairport."

"Goodness me! Have I really?" said Miss Lennox, looking startled and dropping the poor author's epistle. "That does seem a lot! D'you know, Miss Cruickshanks, until this year I never had more than two pounds a month of my own? Perhaps I ought to be more careful."

"Well, twenty-five thousand pounds a year is a good deal to spend—when you haven't got it," said Miss Cruickshanks soberly. "You were good enough to tell me that your income was nine thousand pounds a year——"

"And a hundred and twenty-three pounds odds."

"Yes; but twenty-five thousand into nine thousand odds won't go—unless you carry, not one, but about ten thousand from your capital, which I don't suppose you mean to do. A woman's capital is like a kingdom's, when it begins to go—*pouf!*" And the little spinster made a gesture too suggestive to have been acquired in Britain. "So now," she went on, "I've expressed what I've wanted to express for some time. Give me charge of your casual charities. My heart is tough, but it's not petrified. Were I in your place I dare say I should have done as you have done so far—never said 'no'; but my feelings for the poor souls who write these letters are tempered by my feelings for you. And so——"

"Dear Miss Cruickshanks," cried Ruth, "I know you are far wiser than I."

"Wisdom is largely a question of circumstances," said Miss Cruickshanks. "By the way, I wonder if you would mind calling me by my Christian name? I haven't heard it for many years, but it is the most beautiful name in the world, whereas my surname is only artistic. At first I thought I'd like to be a mother to you, but I'm not equal to that. Let me be a sort of elder sister—a very much elder sister. My name is Mary."

"Mary. . . . I should like to call you that." Ruth turned quickly and kissed the pink cheek.

The spinster gave a little shiver.

"That was nice, my dear. Neither of us are used to kisses. I hate the ordinary female kiss, and have had no experience of the male variety, and very, very little, poor me! of the childish sort. . . . And now to business! What do you wish me to do?" She glanced from the letters to Ruth and back again.

"I leave them to you in future," said Ruth. "I see

that I should just act foolishly. It's too difficult for me. But I—I want to send that author his twenty pounds. . . . In fact, I wrote a cheque for him. There it is, Miss—Mary. Do let him have it."

"Very well," said Miss Cruickshanks, shaking her head.

Ruth got up with a sigh of relief.

"I wonder what Sophy is doing," she remarked. "I hope she isn't feeling neglected."

"She told me she was going to golf with the young minister," said Miss Cruickshanks dryly. "I don't think she'll be feeling neglected. But don't you think you should go out? You've had too much business lately."

"I think I'll do a little to the garden," said Ruth. "No; I've got to see Peter Macdonald about the moorings for to-morrow."

"Moorings?"

Suddenly Ruth felt her face burning. In her blouse was a brief note from Dick Balmain, received that morning. She had looked for it among her letters for several mornings, and the sight of his signature had seemed to lift a little weight from her mind. But until this moment she had not quite realized the meaning of that weight. Now she realized abruptly that she had been thinking of Dick's coming to Fairport ever since she left Glasgow. One of the first things she had done on reaching home had been to see that the moorings were in order—they were stored in an outhouse; a few days later she had given instructions for the painting of the buoy.

She put her hand to her breast to make certain that the note was still there.

"Moorings? Have you a boat, Ruth?" Miss Cruickshanks inquired, with some eagerness. "I love the water."

Ruth was saved a reply by a tap on the door.

"Please, Miss Ruth," said Agnes, opening it, "there's a strange lady in the parlour wants to see you parteec'lar."

"A strange lady?"

"Weel, miss, I never seen her afore—nor her like either. She says her name's Miss Fitzroy—a new name to me, an' I've been in Fairport a dizzen years."

"Do you know a Miss Fitzroy?" asked Ruth of Miss Cruickshanks. "It's rather familiar to me, but I'm sure I don't know the lady."

"I don't know any one of that name, but I'll go down and see her if you wish. It may be only a subscription collector, you know."

"She said she wantit to see Miss Ruth Lennox parteec'lar, mem," said Agnes. "She's maybe a stranger to these parts."

"Let's ask her up here," said Ruth.

"Certainly," agreed Miss Cruickshanks. "I expect she wants something. An ordinary caller wouldn't come at this hour."

Two minutes later Agnes ushered in the mysterious Miss Fitzroy, who, however, had nothing the least mysterious about her appearance. An honest, open countenance included a big brow under thick brown hair drawn tightly back, widely set brown eyes, a large mouth with splendid teeth, a square chin, and a nose that might be described as humorous. She wore no hat, and was garbed in a white blouse and dark-green tartan skirt, short enough to display a pair of stout shoes. Her age might have been anything between thirty and forty.

"How are you?" she said, with a cheerful smile to the ladies. "Hope you don't mind my dropping in like this and introducing myself. Fitzroy is my name. Miss Fitz-

roy—Miss Lennox." And she bowed and then offered her hand to Ruth.

Half-annoyed, half-amused, Ruth shook hands and presented her to Miss Cruickshanks, who was inclined to bow stiffly, yet could not ignore the ungloved hand immediately offered to her.

"Now just say if I'm intruding, and I'll clear out and turn up some other time, Miss Lennox."

"Please take a seat, Miss Fitzroy," returned Ruth. "It was kind of you to call."

"Thanks." Miss Fitzroy flopped into a wicker lounge-chair, that creaked protestingly, and threw her right leg over her left knee, exhibiting an ankle that would not have disgraced a dainty skirt dancer. "Of course," she went on, "it's awful cheek, my coming in on you like this, but it's in a good cause."

Miss Cruickshanks gave an involuntary nod, as much as to say, "I knew it."

"I am staying with some friends not far from here—in Arran View Cottage," the visitor pursued. "I'm here to recruit myself—and others, if possible." She smiled amiably.

"You have been ill," said Ruth, by way of saying something.

"No; but I've been ill-used. I've been in jail."

"What?" Miss Cruickshanks almost shouted.

"Five pounds or fourteen days, you know. We all took the latter, of course. It was horrid, but still——"

"Oh," cried Ruth, her eyes glowing, "I know who you are! I said to Miss Cruickshanks that your name was familiar. I saw it in the papers. You—you are a suffragist!"

"Hit it in once, Miss Lennox!" said the other brightly. "And you smile? Good!" She turned to Miss Cruick-

shanks. "But *you* don't smile. Don't you approve of votes for women?"

"I do not," said the little spinster in a severe voice.

"Well, now, that is a pity. Is it our aim or our methods you object to?"

"Both."

Miss Fitzroy lay back, clasped her hands, and steadily regarded the older woman with a smile, in which there was no impertinence but a considerable amount of persuasion. Miss Cruickshanks allowed her lips to relax. Presently she smiled also.

"Thank you," said Miss Fitzroy.

"But I don't agree with you!" Miss Cruickshanks hastily exclaimed.

"All right. But that's no reason why we shouldn't be happy, is it?"

Then Ruth spoke.

"I agree with Miss Fitzroy," she said gravely.

"Hooray!" cried the suffragist, slapping her knee.

"Oh, my dear Ruth!" sighed Miss Cruickshanks.

There was a brief silence till Miss Fitzroy got up, strode across the room, and, extending her right hand, said—

"Would you mind waggling that? . . . My!" she added a moment later, "you've a good grip, too. Done some work in your time, or only games?"

"If you call gardening work," said Ruth, laughing. This outspoken creature refreshed her.

"I do. But I suppose you only did it for fun, eh?"

"I think I did it to save the expense of a gardener, though I enjoyed doing it."

"Ever felt your spine like to break?"

"Often."

"Good!" jerked Miss Fitzroy; and, striding back to

the wicker-chair, dropped into it with a crash of satisfaction.

"Might I inquire," said Miss Cruickshanks, a trifle sarcastically—"might I inquire whether an aching back is the best qualification for membership in your—er—cause, Miss Fitzroy?"

"Inquiries are welcomed, dear lady. If people would only inquire before they judge there would be more justice in the world—and less conversation. But the world prefers, in the meantime, to roll on on the wheels of the latter. As to qualifications, none are necessary, though, to be sure, most of our members have experienced either aching backs or tired limbs, or weary brains, or sick hearts—or all together. The All Together, I should say, is not uncommon, but I put the accent on the sick hearts. It's not a case of being denied justice so much as a case of not being allowed to plead for it."

"But what do you mean by justice, my dear?"

"Equality."

"Don't you prefer superiority?"

"Hah! You place yourself superior to man?"

"Immeasurably."

"You—you believe that the hand that rocks, et cetera?"

"Undoubtedly."

"And you've never felt like a worm?"

"Never worse than a caterpillar."

Miss Fitzroy laughed. "That's very good!" she said good-humouredly—"very good indeed! But it's all tommy, isn't it?"

"You mean nonsense? But I hope not, though I am bound to admit I haven't got my wings yet. Still, I believe Miss Lennox has brought me to the chrysalis stage. Perhaps I should tell you, Miss Fitzroy, that I've

earned my living for thirty years, and I've earned it by serving women. Frequently it was very hard. Personally I don't desire further powers for women; but of women's influence through man, I say, God speed it! And He is doing that."

"Very slowly—very slowly."

"It depends on what you call slow," said Miss Cruickshanks, sitting bolt upright. "Compare woman's position to-day with that of a century ago. Woman has advanced as much in the last hundred years as she did in the previous thousands; but she hasn't done so by influencing woman—she has done it by influencing man. If you want reforms, my dear Miss Fitzroy, ask them through man. Keep on asking them through him—and you'll get them. Man will do anything in or out of reason for woman, if woman persuades him: that's one place where our superiority comes in. But don't get noisy and riotous on your own account, for then you become equal with man—and he doesn't like it. Think of the horrors of a general election—the racket, the idiotic horse-play, the silly misrepresentations, the cowardly tricks, the abominable falsehoods, the——"

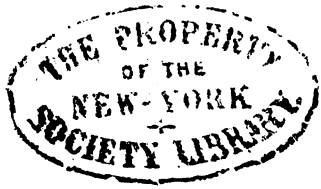
"Which shows what the lords of creation can do!" said Miss Fitzroy merrily.

"Yes," put in Ruth, who had been listening eagerly; "men seem to lose all ideas of fairness at elections. I've read——"

Miss Cruickshanks held up a plump hand—"And think how much worse it would be if women were voting. The uttermost depths of dishonesty would then be reached."

"Oh, really!" muttered the visitor, not quite so sweetly.

"Miss Cruickshanks!—Mary!—what a thing to say!" cried Ruth, shocked.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"It is!" Miss Cruickshanks admitted, sinking back. "But woman can descend—ah! how she can descend in an ocean of jealousy! . . . There now! I'm not going to say more, except that if you want to exercise your influence direct, and not through man, you might begin by committing to memory the 'Song of the Shirt'—blouse and other garments understood. It is so hard for women to serve—women."

"But we are doing our best," said Miss Fitzroy. "Rome wasn't built in a day."

"True. And it hasn't been pulled down yet."

"Yes; but it has been largely rebuilt—on modern lines. Dear lady, how I should like to argue with you for a month or so!"

Miss Cruickshanks rose, laughing in spite of herself.

"Ruth, there are some things I must see to downstairs, if you and Miss Fitzroy will excuse me. . . . Good-bye for the present, Miss Fitzroy. I don't think a month's argument would convince me of anything except the superiority of your good temper over my own."

With a friendly nod she left the room.

"Tough," murmured the suffragist reflectively, "very tough. She thinks, but in the wrong direction. No offence, Miss Lennox," she went on calmly, as Ruth looked a little indignant. "I respect women who are tough, whatever their thoughts. The women who keep us back are those who don't or won't think—and they, alas! are still in an overwhelming majority. I can't say how glad I was to hear you say you sympathized with us. It was quite worth the fortnight in quod. You know, a great many people jeer at us for going to jail, but I believe that every sentence brings us a few more sympathizers. A great many people tell us that we would forward the cause better by avoiding public demonstrations and all

that—which is tommy. Before we began to demonstrate properly our cause was a matter for the comic papers. Until a year or two ago the newspapers recognized our existence with an occasional jocular little paragraph. Now they give us columns as a matter of course, and aren't really any more unjust to us than they are to male politicians whose politics don't happen to be theirs. So we have progressed, Miss Lennox; no doubt about it, we have progressed. . . . I wonder what set you thinking of this matter. Been to many of our meetings?"

"I've never been to any meetings, Miss Fitzroy. I've just read about you in the newspapers and magazines. I've never spoken about it before now."

"That's cheering, because the press is not our best advocate, though we are thankful for its small mercies. Still, I had a feeling that you must have experienced in some way a need for the movement. Certainly in my own case it was experience that put me on to the Cause. I'll tell you shortly. I'm one of seven girls—the plain one—and though I always wanted to do something I lived a cotton-wool existence till I was over twenty. No girls ever had kinder parents, but my father didn't approve of girls going to college, and my mother hated the idea of girls going to business. So we all stayed at home and played the piano and fiddled a bit, and sang a bit, and painted a bit, and poker-worked a bit, and so on, and went to parties and entertainments in twos or threes, though our parents didn't see why more of us shouldn't go together. We hadn't a brother, and the young men who came to our house were mostly very young. When my eldest sister got married, however, the supply and quality improved, though there was no increase in the demand for myself. I don't mind confessing that I felt my lack of looks, but far more I felt my lack of occupation. The

loveliest woman I ever met used to say it was better to be busy than beautiful, though I'm still sensitive enough not to repeat her words to a crowd. But I did want badly to do something—the cotton-wool got so stuffy and suffocating. . . . Well, to make a long and uninteresting story short, when I was twenty-two I did a revolt, and found something to do in a settlement in one of the most wretched parts of Glasgow. I lived there, and my experience there—twelve years of it—made me a suffragist. I want a say in the governing of my country. There are horrors in it that only women can understand. Secondly, I want to smash up that rusty old cast-iron notion that a woman is better in an overcrowded house, or at a lonely fireside, than out in the world doing something for the good of herself as well as of her neighbours. Of course I speak as a single woman. The married women who are with us can speak for themselves. It is usual to sneer at them and pity their neglected husbands, children, and homes. To some minds it is a crime for women to go out of doors with a really serious object. . . . Just another word, Miss Lennox. All we suffragists may not have the same definite aims in view—we haven't all had the same experiences or the same inspirations to decide us for the Cause, but I ask you to believe that we're all working together, not for glory and honour, but simply for good. There! I'd better subside. I hope my little spout has not alarmed you." Her brown eyes, half serious, half quizzing, but wholly friendly, met Ruth's grey ones. "Will you help us?"

"Oh," said Ruth warmly, "I think it is splendid that there is so much for women to do. But what could I do? You see, Miss Fitzroy, I've had no experience at all." And she spoke briefly of the years spent at Fairport.

"But you are going into the world now, Miss Lennox.

Forgive me, but I know your circumstances—from the outside, of course. So I take it that you will soon see a great deal of the world, and you will make many friends and acquaintances. You will also get married——"

"Oh!" cried Ruth; "but I'm sure I'll never get married, Miss Fitzroy."

The visitor looked at her with frank admiration.

"I didn't mean to be impertinent," she said presently. "What I meant was that you will have many opportunities of influencing others, both men and women. And if you can help us on the platform by speaking——"

"No, no! I couldn't do that. I'd far rather go to prison, though I'd like to avoid that, too."

The other laughed.

"There is no compulsion to do either, Miss Lennox."

"I'm glad of that," said Ruth, laughing also, not without relief. She hesitated before she asked awkwardly, "Do you take money?"

"Money? Rather! Funds urgently required, and so on. Sinews of war, you know. I don't take it personally, but I'll give you the address of our treasurer. I say, Miss Lennox, you're simply a brick! To tell you the honest truth, I was mighty uncomfy when I rang your bell a little while ago, and was quite prepared for a snub. And when your friend Miss Cruickshanks began to let herself go methought it was all U. P. with M. Fitzroy and her mission. I've been funking calling on you for a week, and if it hadn't been that I've got to go back to Glasgow this afternoon I'd have kept on funking."

"You are leaving Fairport to-day?"

"Yes. Must get back to work. But I hope to take a week-end with my friends during the summer, and if you're at home and want to see me and have a chat, I'll be delighted. You've been jolly kind."

"I should like very much to see you again. But couldn't you give me your address in Glasgow? and perhaps we might meet there before long."

"Right you are! By the way, have you ever seen a real slum? Eh?—No? Like to? Yes? Well, I'll arrange that. Here's my address. Give me a day's notice and come in your working clothes. And now I must get a move on."

Ruth accompanied her to the gate of the garden, where they shook hands heartily. She was returning slowly to the house when she was overtaken by her cousin.

"Ah, Sophy! Had a good game?"

"Fairish. Who was it that left you a minute ago, Ruth?"

"Oh, that was Miss Fitzroy. She is interested in women's suffrage. I wish you had been in. She was most interesting, though she didn't make any impression on Miss Cruickshanks."

"Did she make any on you?" Sophy laughed.

"I rather think she did, Sophy. Of course I've felt for a long time that women ought to have votes——"

"Ruth!"

"Well, dear?"

"You don't mean that?"

"Why shouldn't I mean it? I'm a suffragist, though I hope I shan't require to go to prison, as Miss Fitzroy did."

"You're a suffragist!" gasped the girl. "You'll go to meetings and get your name into the papers and——"

"If necessary. Why, Sophy, if one really believes——"

Sophy cut her short.

"Oh, goodness!" she cried in a dismal voice; "what *will* people say?"

CHAPTER VII

THE afternoon sunshine, pouring through the dusty panes, flooded the dingy private room with yellowish light. It showed up nothing beautiful save the spiral of smoke that rose from the cigarette burning itself away on the edge of the mahogany writing table. Dick Balmain sat at the table reading over several letters which he had written, in no very clerkly hand, within the last hour. They were business letters, but not the sort of business letters he cared to dictate even to a confidential clerk. He read them over slowly and carefully, yet with an expression of weary disgust. As he laid down one and took up another, he muttered—

"Where does honesty end and dishonesty begin, I wonder?"

His puckered brow was moist, and his hands had that unclean look which an hour or two in the city gives to hands that do no dirty work.

There was no sound in the building, and scarcely any rose from the street below, a street of factories and warehouses, away from the main thoroughfares of the south-east quarter of the city, for it was Saturday afternoon. According to their circumstances the people of Glasgow were rejoicing in or groaning under "glorious weather." The last week of June now ending would probably provide "a record" of "bright sunshine," but even in these latitudes the sun may prove the most cruel of nature's forces. Balmain rose suddenly and cursed it.

Going over to the window, which, though open at the top and bottom, seemed to admit heat without air, he

seized the blind cord and pulled it violently. The old yellow linen blind descended rapidly, rent itself free from the roller, and fell in a crumpled mass at his feet.

Balmain stared at it, gritting his teeth.

"Rotten—like everything else here," he said, and went back to his letters.

They were the kind of letters that are written in thousands, every day out of the six—and doubtless often composed on the seventh—by men in cities and towns—pitiful mixtures of dignity and humility, promises and apologies, large expectations and temporary disappointments; letters every one of which might be written in eight words: "Have patience, and I will pay thee all"—only that would not be a business-like way of expressing it.

The soul of Dick Balmain sickened as he read that which he had written. This staving off, this renewing of bills, this borrowing from Peter to pay Paul, this paying of five, six and seven per cent. interest, this holding creditors at bay with promises and explanations—couldn't go on for ever. Indeed, it could go on but a little longer. That morning Dick had been invited into the private room at the bank—a room he had long ago come to detest—and the agent, a gentleman whose bland smile and cold gravity superseded each other as if by clockwork, had once more called his attention to the firm's overdraft. Would Mr. Balmain kindly make it convenient to reduce the overdraft by one-half within the next fortnight, and repay the balance not later than four weeks thence? As Mr. Balmain was doubtless aware, money was extremely "tight," and a further rise in the Bank Rate was almost inevitable. The agent trusted Mr. Balmain would manage to oblige him in the matter without inconvenience to himself. Of course it was the Head Office that had

requested the reduction. Personally he, the manager, would not have troubled Mr. Balmain at all, but, while he deprecated the instructions of the Head Office, he had no choice but to follow them. And so on, and so on. Dick listened calmly enough, said he would endeavour to meet the Bank's wishes, and returned to the office, wondering how much the agent suspected, and feeling disagreeably limp and shaky and altogether helpless. For nearly an hour he debated with himself the advisability of throwing off the mask of bluff and the tin armour of reputation —the business was nigh a century old—and telling those whom it might concern to strike and be done with it. He had done what he could. He had fought to the best of his strength and ability in a cause which his creditors would hardly deem a good one when the state of affairs was laid before them; they would probably assert, and not without reason, that the failure ought to have come years ago. The leading of forlorn hopes in business is not generally admired. But it is just as difficult to decide when to stop losing money as to know when to stop making it.

Dick Balmain knew that the failure of his firm, when it came, would be a "bad one." It would not be a case of winding up the old business and setting it going again. It would be simple extinction amid a thick cloud of scandalous gossip. The thought of it all with regard to his mother and sisters made him cold. They would blame him, of course, for letting a good business go to wreck. He did not mind that very much. He was trying to think how they would be able to live even in moderate comfort. He was trying to think also how he would break the news to them. At present his mother and sister Ida were on a visit to friends in London. He had in his pocket a letter from his mother mentioning that they would probably

return home in about a fortnight, and asking him to send some money. Dick reflected that he must keep the news till their return, and meantime he would see his uncle, his mother's bachelor brother, and sound him as to his willingness to help the women until he, Dick, could find some new way of making an income.

Dick, having copied the private letters, read them over once more; and once more he asked himself the bitter question, "Where does honesty end and dishonesty begin?" As he enclosed them in envelopes he cursed them separately and collectively. "It's simply fraud. I'm doing my best to make all those people believe they'll get their money, and I know it's impossible. Absolutely impossible—unless—unless—— Good God, what a cad I am! It *is* absolutely impossible."

He stamped the letters and looked at his watch. Four-twenty. He would get a train at five. He had meant to leave town at once, but the bank affair had upset his morning arrangements. While washing his hands and face he remembered his mother's letter. She wanted some money—twenty pounds, wasn't it? He dried himself and referred to the letter—no, twenty-five. He wondered momentarily what she was going to spend it on, then told himself that twenty-five pounds did not go far in London. Still, here was an opportunity, not to tell her the dire truth, but just to give her the faintest inkling of trouble. He sat down and wrote a cheque on his personal bank account for twenty pounds, and scribbled a note with reference to being a bit hard up and the necessity for economy. And then he tore up note and cheque, and sent her what she asked, with a remark about the weather, a hope that she and Ida were having a good time, and his best love.

His way to the station lay partly through mean streets, some of them thickly populated. The air was horribly hot, and here and there his nostrils suffered evil odours, the exhalations of the dry gutter, the reek from the doors of public-houses, and others. Swarms and swarms of children played and shouted and laughed and cried over the burning pavements. Frowsy women in shawls hung about the close-mouths, gossiping and using hideous language. Groups of men were starting to spend their week's wages; several individuals, sweltering unsavouriness, were already drunk, and reeled along blaspheming, or collapsed against the wall and drowsed where they fell. At a public-house corner a man and woman were fighting, the woman beating him about the head and face with her shoe. Two constables interfered, and the couple turned on them. There were decent working folk about, but Dick Balmain hardly noticed them. In his depression he saw but the worst of everything. "What hell!" he thought, and had a sickening vision of his mother and sisters not in—God forbid!—but near to such a locality. He felt weak, and his head ached. He had forgotten to lunch. At the door of a newly-painted public-house he hesitated, halted, and lit a cigarette. There was no one to recognize him in that part of the city, and doubtless they would have good enough whisky inside. He threw away the match, and glanced about him. Then——

"Don't, lad."

Dick turned savagely, his face on fire.

It was an old man who had spoken—a very little, very old man, with an old-fashioned white beard under his chin and cheeks, dressed in shabby black.

"Don't, lad," he said again, with exceeding gentleness, imploringly.

Dick's clinched fingers relaxed.

"Thank you," he said hoarsely, and walked on rapidly, shamed yet grateful. A glass of spirits in his present condition would have sent him silly. He knew it. But he did not know—not having the courage to look back—that the little old man, after watching awhile and rubbing his withered hands in obvious satisfaction, had stolen eagerly into the public-house, there to remain until pushed out, legally drunk, by one of the big barmen.

On reaching Eglinton Street, one of the dreariest of Glasgow's more important thoroughfares, Dick boarded a car laden with men and youths, who were hotly discussing athletic matters. It might have been a revival meeting, to judge from the frequent references to the Saviour. The Name was continually uttered in the same breath as the name of some paid footballer. The one slipped as glibly as the other from the tongues of these honest, hard-working fellows. Dick wondered, shuddering slightly, though he was used to the language of the streets. In all his life he had spoken aloud the name of Christ but once—when the doctor told him that his father, whom he had greatly loved, was dead. The careless irreverence hurt him—vaguely, it is true; but it hurt him. All day, until a few minutes ago, he had been subject to his coarser inclinations, now his finer feelings rose dominant. No longer hard at the hardness of the world, he was sad at its sadness. He left the car on Jamaica Bridge and walked the rest of the way to Queen Street Station. At the buffet he drank a cup of tea, and then made his way through the crowd of perspiring half-holiday makers to the stair leading to the low-level platform. There, in the cool semi-darkness, as he awaited his train, a sense of desperate peace came upon him. He would let everything slip until Monday. Nothing hateful, disagreeable could touch him till then. No letters to read and

none to write, no interviews, no pretences, no evasions, no lies—and no thoughts—for once he would crush out all sordid worries; for one day he would be free. . . . Thank God for Sunday!

Avoiding some men whom he knew he entered the train, which was crowded, and after a brief, stifling journey, breathed the clean air on Craigendoran Pier. It was sweet. A thousand others besides Balmain found it so: men, women, and children going to the coast for the week-end or merely taking a short cruise on the firth. A breeze, so faint that it did not ripple the waters, came from the nor'-west like a sigh of bliss. Men pushed their hats back from their sweating foreheads, women gave little gasps of satisfaction, children, seeing that their parents were no longer cross, began to chatter and take small liberties. There were, to be sure, mothers who continued to be troubled and anxious about many things, and men whom heat and alcohol had made surly, but these formed a small minority. The steamers with their bright scarlet funnels and gleaming saloons were pleasure craft in a real sense that evening, and the passengers, if they took their pleasure quietly, did not do so sadly. Most of them wrought hard the week through: many of them were now content to take breath rather than to waste it. The redeeming feature of a modern city is the railway out.

Dick's steamer was the *Marmion,* and he secured a seat against the forward rail of the fore-saloon deck, just beside the searchlight. Half-turning in his place he surveyed the scene, familiar, but somehow never so fair as now. The breeze, faint as it was, had dispersed the heat haze. The air was very clear. Against the pure sky the great hills at the head of Gareloch seemed to stand for naked strength and courage: nearer, the woods of Rosneath for rest. Then away westwards over the shimmer-

ing blue firth the hills of Cowal glowed softly, not yet alight with the purple fire of Summer, and half-way towards them lay the green slopes above Gourock. Thence the eye, travelling up the river, took in Greenock and Port Glasgow, which, on that evening, with only traces of their smoke, were glorified. There had been evenings of late when Dick, full of the bitterness of his city experience, had glanced wearily from the reeking towns on one side of the river to the unsullied shores and hills on the other—from the works of man, as he contemptuously said in his heart, to the works of God. But it was not so with him now. Hitherto he had only seen beauty; now he felt it. The feeling did not exalt, but soothed him; his peace was no longer desperate. Dreamily he took in the details of the scene—the white and grey and red houses on the shores and hillsides; the liners and tramps with black or scarlet or blue funnels, putting to sea or coming to port; the river steamers with their silvery wakes and lingering trails of brown smoke; the yachts, all their sails set, almost becalmed; the new cruiser *Indomitable* anchored at the Tail o' the Bank; the old man-o'-war training ship *Empress* moored in the mouth of the Gareloch. Were not these the work of man, imagined by town-educated brains, wrought together by town-nourished bodies, paid for in town-made money? It was so. He had been looking at things too narrowly, too selfishly. The sickness of failure had warped his judgment. The fever of the city had distorted his spiritual vision. He had been cursing the world of business and its laws for his own misfortune: he had thought other men heartless devils because they sought their own of him. He had been wrong, foolishly, childishly wrong. He must learn to take a wider view. He must look beyond himself and be-

yond his present failure. And it would be a wonderful world whether he made two pounds or two hundred a week. Man individually might blunder and stumble, but man collectively went on from greatness to greatness—and man was the work of God.

Dick, leaning his chin on his hands, gazing ahead with half-closed eyes, feeling the blessed air on his face, lazily allowed such thoughts to drift through his mind. It was as if the overfed cells of his brain had gone to sleep for the time being, while the starved cells slowly awakened from apathy to partake lightly of the feast too long withheld from them.

A great steam yacht, her white hull and vivid green water-line gleaming exquisitely, her brass-work flashing in the sunshine, slipped past the *Marmion*. She had been cruising about the Clyde for some weeks and was the property of an American millionaire. Dick had seen her often—she was notable for her size and beauty among all the steam yachts then on the firth—and had wondered how many men's ruin she had cost. But as he looked at her now, in all her grace and pride, he wondered how many men's existence she provided. Without hate or envy he watched the millionaire, a handsome, middle-aged man, with his party of gaily-clad ladies and men, on the spacious bridge. He wondered if the millionaire would have worries on Sunday; if so, he, Dick, was the luckier man. Smiling slightly, he closed his eyes. The breeze freshened ever so little. It was delicious.

Presently he imagined himself, an hour or so later, racing up Loch Long in the motor-boat. He had arranged to take Ruth, Sophy, Miss Cruickshanks, and the young minister a trip after dinner. They had had a good many evening trips together since June began, during which Sophy had flirted openly and shamelessly with the young

minister, to the latter's distraction, the spinster's great concern, and Ruth's utter wonderment. Dick had been amused and—just a trifle relieved.

At the age of two-and-twenty he had believed himself irretrievably in love with Sophy, and at her first "big" dance had told her so, and Sophy had shyly yielded her seventeen-year-old heart to his keeping. For three months they were very happy—also very miserable—with their secret. Then it began to appear as though Miss Sophy had retained a duplicate of her heart, not perhaps for giving away to another young man, but certainly for lending out to several young men by the afternoon or evening. Dick remonstrated, and Sophy asked him where his faith in her was. Dick inquired whether she really cared for any of those idiots, to which she rejoined that they were exceedingly nice boys, though (here she made a long pause) she didn't really care particularly for any of them in the way that Dick so meanly and horridly imagined. Followed a month of confidence on Dick's part. But again the duplicate began to circulate like a popular book from a lending library. "If you care for me at all," said Dick at the close of a fairly long speech, "you will let me speak to your people." "Oh, no!" she cried in consternation; "they—they would laugh. We're far too young to be engaged, Dick." "But we are engaged, Sophy." "Not properly. Just a sort of understanding, you know." "Well, let your people know about the understanding, Sophy." Sophy shook her yellow head, saying, "Oh, Dick, you don't know mother." Dick begged her to explain, but she merely shook her head again. "Then," said Dick, "I won't interfere further," and left her. Several weeks went past, and one night Dick's father died suddenly. Sophy wrote Dick a sweet little

note of sympathy, signing herself "Your friend"; it brought tears to his eyes, but did not quicken his heart. He replied, also signing himself "Your friend," and then they did not meet again for more than a year, he being immersed in his new duties.

When he resumed calling at the Lyons' residence it was by invitation and in company with Mark Renfrew. He found Sophy very friendly; nothing more. She was not the least shy. With other men she seemed to have grown more frivolous than ever, and he imagined she would be a jolly little friend to meet after a troublesome day in the city. And, of course, even had they still cared, the thought of marriage was now quite out of the question. He was too poor to ask any girl to marry him; so he sought to put aside the memory of the "understanding" as a piece of youthful folly and continued to call occasionally at the house in Harrington Terrace, partly because Mr. Lyon and Fred pressed him to come often, partly because he was not in the humour for making new friends, and chiefly because (though he did not admit it to himself) Sophy still attracted him. He had not fallen in love with her for the second time; but neither had she lost her personal charm. The burnt child may return to enjoy the light and warmth of the fire at a safe distance. Dick did not want Sophy's original heart which he had given back to her, uninjured, he believed, more than a year ago; but he would have borrowed the duplicate had she offered to lend it. Sophy, however, lent it to every one but Dick—and his friend Mark Renfrew.

And in course of time Ruth Lennox had come to visit her aunt. Dick did not like Mrs. Lyon, not because she had always treated him formally, but because of the manner in which she sometimes smiled at Sophy. He felt that she might, on occasion, be a really cruel woman. He

was not a little surprised when, after his later meeting with Ruth, Mrs. Lyon became suddenly confidential with him. "You like my niece, Mr. Balmain?" she whispered, while some music was going on. "Why, yes, of course, Mrs. Lyon," he replied, looking puzzled. "You ought to fall in love with her," she went on, ignoring his laugh; "you ought to marry her." "Indeed?" "Yes, you ought. I'm going to tell you a secret, Mr. Balmain, but it will be public property before long. Ruth has a fortune of nearly quarter a million! There now! I've told you. Nine thousand pounds a year! She is handsome, and I think she is clever——" "Please, Mrs. Lyon," said Dick uncomfortably. "Allow me, Mr. Balmain. And she can't be more than three years older than you—which is nothing. That's all! I'm not going to say any more except that you must forget I told you. I shan't do anything to help you, but I shan't put any difficulties in your way." She rose and left him ere he could speak. "Of all the extraordinary women!" he thought, and liked her no better than before. But Mrs. Lyon had sown her seed. Curiously enough an old sentence of Sophy's came back to Dick that night—"You don't know mother."

Since his first evening at Fairport Dick had seen much of Ruth, alone as well as in the company of her friends. His liking for her had increased with every meeting; he was glad of her friendship, though it was no longer so frank as it had seemed on the last evening at Harrington Terrace. Sometimes he wondered if she could possibly suspect his original motive in coming to Fairport. Of course he wanted her to realize that he admired her above all the other women of his acquaintance—and so truly he did indeed admire her—for that realization was necessary ere he perjured himself on the one poor chance

of a million. But the more he liked her the more he hated himself. As he walked back to the inn at night he would tell himself how finely strong, how purely sweet was her character, and try to argue himself into believing that he cared sufficiently to justify his taking the millionth chance. Later, ere he slept, he would decide to give it up altogether. And in the morning, bending over his desk, he would have a cold vision of Ruth as the Rich Woman.

But that was all over—all over, he told himself, as the *Marmion* ripped through the blue firth towards Kirn. To be poor but honest was best after all. It was a wonderful world—for a man with a clean conscience. He opened his eyes, and saw Fairport to the right of the steamer's course. He saw the glorious hills of the Holy Loch and Loch Long. Turning south he saw the low Cumbraes and flat Bute, and beyond them the fells and ragged ridges of Arran—colours and colours and colours not to be named. Looking again towards Loch Long he picked out Ruth's house, and once more remembered his engagement for that evening. It would be a happy evening, the happiest yet. And there was Sunday to follow.

All at once he remembered the strange little old man who had spoken to him that afternoon. "If ever one man helped another," thought Dick, "he did. And at first I could have struck him." He flushed, and put the incident from his mind. And then he started as a hand touched his shoulder.

"Hullo, Balmain. Contemplating suicide or heat apoplexy?" It was one of the men he had avoided, not because he disliked him, on the Glasgow platform.

"It *has* been hot," said Dick, rousing himself. "Bound for Kirn, I suppose."

"Yes. Had a game of billiards in town and missed the

two o'clock train. By the way, have you seen the afternoon paper?"

"No. Anything fresh?"

"That collision case has been decided against old Lyon. He's a friend of yours, I think. It's hard lines. He lost a ship less than a month ago, and I rather think it was the second within twelve months—neither anything like fully insured. And this collision case means a big thing."

"I'm very sorry," said Dick heartily. "Mr. Lyon deserves good luck, not bad."

"Oh, and—I heard to-day on the Exchange that Bullard & Co. have suspended payment. Been spoken of as shaky for some time."

"Ah!" said Dick softly.

"Hope you're not interested, Balmain," the other said quickly.

"Oh, I don't suppose it's deadly, so far as we are concerned."

"Bad debts are rotten at the best. Well, here's Kirn. Must go. Perhaps see you early boat on Monday morning." And the bearer of ill-tidings, with a cheerful grin and a wave of his pink newspaper, made for the gangway.

Dick returned to his former position. "I won't think of it," he muttered, and stared ahead until Fairport was reached, fifteen minutes later.

As he was about to leave the steamer an old gentleman caught his arm.

"I didn't know you were on board, my boy. All well, I hope? Give my kind regards——"

"Quickly, please!" cried the purser, and Dick, with a hurried word, ran down the gangway.

"——to your mother and sisters," bawled the old gentleman.

His mother and sisters!

CHAPTER VIII

ABOUT eight o'clock he called for the ladies. He found Miss Cruickshanks and Mr. Fairley, the young minister, sitting in the garden. The latter's ruddy countenance wore a look of profound depression.

"Poor Sophy was telegraphed for this afternoon," said Miss Cruickshanks. "Her father had been taken ill. She just managed to catch the four o'clock steamer."

"I am very sorry to hear it," said Dick, mentally connecting Mr. Lyon's illness with the adverse decision in the collision case. The next instant he wondered if Ruth had accompanied Sophy to Glasgow. He could not have told then exactly what he hoped.

"You're looking tired, Mr. Balmain," Mr. Fairley remarked. "Glasgow's fagging on a day like this, isn't it?"

"Yes—oh yes," Dick returned absently. Then, with a laugh, "But I don't know that it's harder working in Glasgow than here on a day like this. Have you got your sermon ready for to-morrow?"

Mr. Fairley groaned. "Be merciful and don't mention it. Just after I sat down with my poor thoughts this morning a wasp got into my room, and by the time I had got it out I was in a state of moral and physical collapse."

"Do you always leave your sermon until Saturday, Mr. Fairley?" Miss Cruickshanks inquired.

"Oh no—not always," the young man answered somewhat hurriedly, and perhaps guiltily. During the last six weeks his working hours had been decidedly erratic.

"But don't you have a barrel?"

"Not even a little cask," he said, with a rueful smile. "I'm afraid I'm too young to risk preaching old sermons. Do you think I ought to start a barrel, Miss Cruickshanks?"

"I think some of your sermons quite worthy of a barrel," she said kindly. "Put them all in, and skim the cream in years to come. I shouldn't wonder, too, if you find some of the cream at the bottom, before you stir 'em up!"

He shook his head, but looked pleased nevertheless. He was little more than a boy, and she had seen that he was feeling dull.

Just then Dick observed Ruth coming out of the house, and, after a moment's hesitation, went forward to meet her. She was, of course, in black, saving a white linen blouse, but the lack of colour only added to her dignity. It struck him that he had never seen her look so proud. She came down the steps as he imagined a young and all-powerful queen might descend to welcome an equal. He grew hot as he took her hand and met her eyes. An equal?

But she withdrew her fingers quickly, and a shadow that might have been caution hovered in the depths of her eyes.

"You have heard about poor little Sophy?" she said, as they passed to where the others were sitting. "The wire gave us no information except that Uncle Alick was ill. I wanted to go with her, but she would not hear of it. However, Mr. Renfrew was on the pier, and he said he would see her safely home."

"Mark Renfrew?"

"Yes. I think he was disappointed at not seeing you. He had run down for an hour, he said, and had gone to

the inn, expecting to find you there or learn your whereabouts. You were kept late in town, were you not?"

"Couldn't get away as I had hoped. I'm sorry I missed Mark. He is the best fellow I know, Miss Lennox."

"I like him very much," she said simply. "But you didn't happen to hear anything about Sophy's father, did you, Mr. Balmain?"

"I did hear something—but I'll tell you afterwards, if you don't mind." They were now beside Miss Cruickshanks and the young minister.

Ruth gave Dick a quick, anxious glance, and turned to Miss Cruickshanks.

"Well, Mary, have you resigned yourself to the whale?" she asked lightly.

"No, my dear, I have not. You young people must go without me, and draw lots who is to be Jonah."

"A whale has been playing up and down the loch all day," Fairley explained to Dick. "It isn't a very big one, though, and I've been trying to assure Miss Cruickshanks that there is no danger."

"Not a bit of danger," said Dick. "Did you see it, Miss Cruickshanks?"

"It came up while Ruth and I were at breakfast, and I saw it again in the afternoon. I don't mind a whale in the Atlantic, when I'm on a big steamer, but——"

"But, Mary," put in Ruth, "you're not really afraid?"

"I'm not afraid—I'm only terrified. You three young people must go without me—and it's time you were going."

Ruth hesitated. Dick was not sure how he wanted her to decide. Mr. Fairley said nothing.

"Mr. Balmain," said Miss Cruickshanks, "isn't this your second last evening in Fairport? Yes. Well, you

young people have no right to waste fine evenings such as this. Please go, and give my love to the whale."

Ten minutes later they were skimming smoothly and rapidly up the loch. They shot past the pier, whereon a small crowd stood waiting for the last steamer for town, and presently the houses of Fairport were astern. The wind had fallen away entirely, and here and there a yacht lay helpless, or was being laboriously towed by a rower in the dinghy to its anchorage. Occasionally a fish leapt, and a number of porpoises showed their glistening hides, Rowing boats, propelled by more or less proficient rowers, plied to and fro inshore. The sun was still above the western hills, but his fierceness had gone. A cluster of filmy clouds lay beneath him, as if ready to receive him and temper his glory with loveliness at the last. The tints of fields, woods, and hillside gradually softened.

Ruth was steering, and the two men kept up a desultory conversation. Mr. Fairley was more dejected than ever. He kept staring at the seat in the bow as if he saw a vision upon it. Dick's mind was in a turmoil; it drew no peace from the peace around him. They crossed the little bay where the burn with the white wooden bridge flows into the loch, passed the pine wood, and came to where the beach of shingle ends. The tide was full, and the water shone emerald against the reefs and rocky shore, beyond which they caught glimpses of clumps of violets, wild-roses, hawthorn blossom, and the delicate young green of little silver birches. A scarlet motor, appearing for a moment on an upward bulge of the hidden road, gave the eye a merry shock.

They passed the creek below the hollow where the tinkers dwell, and the little village of Ardentinny came into view, the whitewashed hotel shining out upon the rocky, grass-topped promontory.

"The fact is," said Mr. Fairley suddenly, "if you good people won't think me rude—and even if you will—I should like to be put ashore at Ardentinny." He laughed not very brightly. "It's not the whale, I assure you, Miss Lennox. Indeed, I'd almost welcome the whale at the present moment. It's "—his voice became a trifle shy —"it's my sermon. A five-mile walk will help it, I hope."

"Doesn't our company help?" asked Dick, for the sake of saying something.

"I'm afraid I have been having too much good company of late. This boat of yours has been a great treat, Mr. Balmain."

"We might turn now," suggested Ruth, looking from one to the other.

"Please don't think of such a thing," pleaded the young minister. "It's too fine an evening to waste, as Miss Cruickshanks said. You must go to the mouth of Loch Goil before you turn. And this is practically Mr. Balmain's last evening on the water. He boats on Sundays, but, of course, I don't notice that. But, seriously, I am setting my hopes on the solitary walk back."

Ruth's fingers played on the tiller.

Dick, bending down to examine the motor, said very distinctly, "If Mr. Fairley really wants to walk home, perhaps we might go on a little further, Miss Lennox."

Ruth's fingers took their usual firm grip of the wood.

"Very well," she said, after a slight pause. "I should like to look into Loch Goil on such a night as this."

It might have been the vibration that made Dick's hand shake as he gave the machinery some unnecessary oil.

They left Mr. Fairley on the ferry jetty and sped across the bay, Dick steering now.

"Will you tell me about Uncle Alick, please?" said Ruth.

Dick told her what he had heard on the steamer.

"Poor Uncle Alick. I feared he was worrying about that collision. I wish I had known sooner. I would have telegraphed."

"You can wire between nine and ten to-morrow. The office is open for an hour on Sundays."

"Yes. But—no; I'd better not telegraph." She spoke as if to herself. She reflected for some moments. "Mr. Balmain, will you help me?" she asked abruptly.

"I should like to help you, Miss Lennox."

"Thank you. Well, I want Uncle Alick to get a letter on Monday morning, and I don't want any one else to know about it—at least, that it comes from me."

"I understand. I could have it delivered to him by nine-thirty. I could deliver it myself——"

"No; a trustworthy messenger would do. When we go back would you—would you mind addressing the envelope for me?"

"That will be easily done."

"Thank you again. Now, please, we shan't talk any more about it. . . . What a wonderful evening! It must feel good to you after the day in town. I don't think I shall ever want to live in town. A little while ago I thought I should. But, of course, I can't be sure. I'll know myself better a year hence, perhaps."

"How do the plans for the great tour progress?"

"I think Miss Cruickshanks has them pretty complete now. We start on the third of September. I hope Sophy may be able to come with us, though I believe she would rather have her winter parties in Glasgow. She likes the people she knows, and she knows a great many. It's different for me; I know scarcely anybody, so that all

kinds of people are interesting to me. Besides, I've always wanted to see things and do things—or at any rate do something. I don't mean anything great, Mr. Balmain —just something that will employ me all my life. But we've talked of that before, have we not?" She glanced about her. "The sun will soon be gone now. It goes so early behind these hills. Shall we have time for Loch Goil?"

"I hope so. But we shan't go quite so far, if you don't approve. However, it will be light for a long time yet. It is never really dark in June." He was looking at her as he spoke, looking at her and asking himself why he could not love her. She was far more than merely handsome, he told himself.

Her eyes met his, and he caught his breath.

"Mr. Balmain," she cried, "you are *terribly* tired. You work too hard. You've never taken that holiday. This month has been no real rest for you. You look worse than you did at the beginning." She stopped short, the colour creeping over her face. "I shouldn't——" she began again.

"You give me too much kindness and sympathy," he said. "I don't deserve it, you know. To-day was rather a terror—but it's over."

"Aren't we going rather near the rocks?" she asked the next moment.

"We are coming to that little creek we landed at last week. It's quite safe for the boat. I was wondering if we mightn't go ashore for ten minutes. What do you think? The noise of this motor seems to have got on my nerves."

"Then let us go ashore. But do be careful with the boat—or how should we get home?"

"You might steer for yon ledge, Miss Lennox. I'll

attend to the motor and be ready with the boat-hook."

Soon they ran alongside a natural jetty, and having made the boat fast, clambered over the rocks and came to a patch of grass. As they halted there the upper rim of the sun sank behind a ridge. They seated themselves facing the loch. They heard no sounds save the notes of lingering birds, the faint tinkle of water near at hand, and in the distance the thud of a steamer's paddles. A cool breath came down Glen Finnart. Dick stretched himself on his side and turned his face to meet it. Ruth sat erect, her hand nearest him plucking idly at the grass.

It was her left hand, and Dick noticed that there were no rings on it. Nor was it small; rather large, indeed, for a woman, but beautifully shaped, he thought, and exquisitely tanned by sea-air and sun, strong and gentle, a hand to help and soothe. All at once, at an impulse, he put his own left hand over it.

"Ruth!"

Her hand moved, and lay still under his. Her eyes were fixed steadily on the loch, but her lips quivered. She controlled her lips, and her sight became blurred.

"Ruth," he whispered again; and yet again, "Ruth."

She could not help it; her palm turned to his palm, her fingers to his fingers.

"Oh, Dick!" she said under her breath, and dropped her head.

He forced himself to lift his face and to speak; and he spoke sincerely enough.

"Ruth, you're the best woman in the world, and I'm all unworthy of you. But I would be better for your sake —before God, I would. Can you think of me at all in— in that way?"

At last she looked at him with grave, wet eyes.

"It's all true, Dick? It's all true, isn't it?"

He could just hear the words. He bent and kissed her hand.

"Can you care for me at all, Ruth?" he asked humbly.

She did not answer, but into her eyes came an expression of infinite yearning and tenderness unspeakable. It overwhelmed his being, it drew him to her. Forgetting the past, no more mindful of the future, he beheld nought but a woman, all the beauty of womanhood in her eyes, a woman greatly to be loved, greatly to be cherished. In the drawing of a quick breath he was close to her, his arms clasping her.

"Ruth, Ruth! . . . Dear Ruth!"

In his arms she shivered slightly, yet made no effort for freedom. His heart quickened at the feel of her body. His right arm was about her neck, and gently he drew her backwards till her head rested on the arm's hollow. Once more her eyes met his, a little afraid, a little wondering, but wholly loving.

"Yes," he cried; "it's all true, Ruth. It's all true!"

And overborne by a mighty gust of desire he bent his head swiftly and kissed her lips, not once but many times.

"I love you—I do love you, Ruth," he said unsteadily.

"Ah, Dick!"

"And you will try to care a little?"

"Care!" She released herself from his embrace. "Would you be content with my caring—a little? Nay, Dick, I—I couldn't care for you—a little—however hard I tried." A smile flickered on her lips and vanished. "Tell me," she said suddenly, "am I very weak? Did I give in too easily? Did I seem as though I had just been waiting for a word, a sign from you? Tell me."

"No, no. I never dreamed you cared at all, Ruth—never."

"Really and truly, Dick?"

"Really and truly, dear Ruth. Oh, Ruth, you are wonderfully, wonderfully sweet. I didn't realize how I loved you till now." He leaned towards her and, gazing into her eyes, believed himself.

"You see, Dick," she said, half-sadly, half-humorously, "I had quite made up my mind to be an old maid."

"You? You mean you had made up your mind to refuse every man who asked you to marry him?" Dick found he could laugh.

"Ah, but, Dick, do you know how old I am? I'm twenty-eight, and you——"

"Twenty-six, nearly. But, what has that to do with it?" He caught her hand, but she withdrew it.

"Dick, do you really and truly—love me?"

Once more her eyes helped him. "I think," he said with emotion, "I am only beginning to love you."

Her voice fell to a whisper and she looked at the hills across the loch. "And—you are sure, quite sure, you want me for all the days of your life? Because, Dick, I could not be content with just a little love. Perhaps I shouldn't say such things, and it isn't easy to say them; but it is surely best. I would far, far rather be an old maid than some of the married ladies I met in Glasgow. There! I'm horrid. But I want all or nothing."

There was a brief silence.

"Ruth, let me see your eyes."

She turned her head.

"For all the days of my life, Ruth, for all the days of my life. Won't you believe it, dear Ruth?"

Her hand went out to his. "Dear Dick," she sighed, "I only want to be a good—comrade to you."

The tenderness in her words overcame him. He caught his breath sharply and put his hands to his face.

"Dick, what is it? What have I said?"

"I'm too unworthy, Ruth. . . . How can you actually care?"

For answer she moved close to him, hesitated a moment, then laid her arm about his neck and drew his head to her shoulder. The action might have been that of a mother towards a tired boy.

"That is how I care," she whispered, and, removing his hands, kissed his forehead.

"Oh, Ruth, beloved. Oh, dearest." His arms went round her. "For all the days of my life, for all the days of my life."

Little by little the afterglow faded from the skies. Ruth watched it with a whimsical smile.

"Mary will be thinking the whale has got us, Dick. We must go—soon."

"But not too soon, Ruth."

She laughed. "Do you know, I'm afraid I'm not a very proper person. If it weren't for Mary, I believe I'd want to have a look at Loch Goil now. It will be getting eerie there before long."

"I'm sorry, but I can't say I've the slightest interest in Loch Goil. Would you mind if I put my head on your shoulder again, dear Ruth?"

"Oh, Dick," she said, flushing. "Was I very forward then? I do things without thinking."

"Without thinking?"

"Well, without considering. Was I forward?"

"You were adorable! May I?"

"Why do you wish to?"

"Because"—his voice grew soft—"all the peace and rest in the world are there."

The smile left her mouth. "Dear Dick!" she murmured. "You have been too tired and worried lately. I could see it. You—you must take more care of yourself—now. . . . Somehow it made me sad just now when you spoke of peace and rest, but not happiness. Aren't you happy?"

"I'm beyond that, dear. There is nothing left to pray for—except to be worthy of you. And that's hopeless. . . . Let me look in your eyes again. . . . Oh, Ruth, Ruth, there never were eyes like yours. They make a man want to climb to heaven for your sake. . . . Don't cry, dearest. I'll never be worth your tears. But I—I'll try to keep them away. Let me kiss your eyes. . . . There! Don't look sad. It breaks my heart. Oh, Ruth, I don't know what you have done to me, but everything in the world is different. I know I shall never be as I was before to-night. All my life I shall be ashamed of myself, but so proud of you. Don't take your eyes away. . . . Ruth, you are wonderfully wonderful. I can't find other words. You glorify things. I didn't understand anything until to-night. I didn't know what love was. And now there is nothing else—nothing else at all. Your touch makes my heart burn. I love you, I love you, I—*love* you!"

He crushed her to him, and in the long silence that followed he, feeling her tears on his face, prayed to God that he might not lose her.

For he did love her—the greatest love must have its beginning, and only the fates wot when the time is ripe; and he would love her all the days of his life, as she had required of him—all the days of his life.

CHAPTER IX

RUTH'S letter making known her engagement reached Mrs. Lyon on the Monday, while she was sitting at lunch with her son and daughter. The table was unusually bare, and the room unusually untidy, owing to the fact that the Lyons were to have gone to the country that day; but the journey had been postponed on account of Mr. Lyon's sudden indisposition of Saturday.

"Ruth is engaged to be married to Mr. Dick Balmain," said Mrs. Lyon, replacing the letter in its envelope and laying it by her plate. Her smile was not directed at her children.

"Good business!" cried Fred heartily. "I can't say I'm stunned with surprise, but——"

"Yes, Fred, you are right. It is good business, excellent business—for your friend, Mr. Balmain."

"Oh, I say, mater! Dick isn't that sort." Fred laughed to his sister. "You're a discreet child, Sophy. You must have seen it coming on while you were at Fairport. Hard lines you weren't there for the grand finale. And what price the chaperon?"

"I never asked her her salary," said Sophy, crumbling her bread methodically. Her fair face had flushed for just an instant. "Of course I'm not surprised, either. Ruth was for ever giving herself away."

"Ruth is ridiculously unsophisticated," remarked Mrs. Lyon.

"I don't see anything ridiculous about it," said her son. "It's original, if you like; for, goodness knows, sophisticated girls are common enough."

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"Quite so," said Mrs. Lyon.

Fred reddened, then laughed good-humouredly. "Well, I must say that you and Sophy are concealing your joy wonderfully. Aren't you glad that Ruth is engaged?"

"Of course we are delighted," returned Mrs. Lyon smoothly. "We must send her a wire at once. It is very nice for her, too, though her *fiancé* is a little young——"

"There isn't such a great difference between their ages, mother," said Sophy, trying to be loyal.

"It happens to be on the wrong side. However, that need not interfere with Ruth's happiness. I was just a little afraid that poor Ruth's Mr. Right might never appear."

Fred regarded his mother with puzzled reproach. "What nonsense, mater! You thought no end of Ruth when she was here. Ruth could have her choice of a dozen men, supposing she lost all her money to-morrow. I've heard no end of fellows raving about her. Wait till she gets out of mourning and goes out to dinners and dances. She'll give some of your Kelvinside belles fits. See if she doesn't!"

"Quite so," murmured his mother; and Fred reddened once more and subsided.

"Pity you weren't old enough to marry her yourself, Fred," said Sophy pleasantly.

"Well," he retorted, a little sulkily, "having known her will make me mighty particular about girls in future."

"Poor girls!" remarked Sophy flippantly.

"Kindly pass me the butter, Fred," said his mother.

"I think I'll ring up the governor," said Fred presently, "and ask how he's feeling now." Mr. Lyon had gone in to business about eleven o'clock, declaring himself much better.

"When I have finished lunch," said Mrs. Lyon, perhaps by way of reminding her son that he was only twenty.

"Father looked much better when he left this morning," Sophy observed. "I thought he looked awfully ill when I got home on Saturday."

"Your father is unfortunate in his liver, and he smokes too much," Mrs. Lyon replied, balancing a morsel of cheese on a fragment of oat-cake. "But neither he nor I would have wired for you. It was Fred who did that."

"Thanks, Fred," said Sophy.

Fred nodded, and said, "I don't believe it was the governor's liver at all. He looked as if he had got a shock. I expect it was some rotten business worry."

"I have known your father a little longer than you have, my dear," said Mrs. Lyon calmly. "Now, Sophy," she went on, "what are your plans? Ruth, of course, wants you to go back to her——"

"Don't be a gooseberry, old girl," put in Fred. "Come with us to Elie, and I'll introduce you to—oh! such a very nice young man! He's in a bank, and expects to be in a marriageable position in about twenty-seven years."

"Thanks. I accept your invitation, Fred——"

"And the young man, Sophy? Oh, do! And then I'll open an account at his bank with an overdraft! A little oof at last! Oh, rapture! But, I say, mater, you'll ask Ruth and Dick to stay with us at Elie, won't you?"

"It is quite possible that I may do so later on. We have Mr. and Mrs. Murgatroyd coming for the first week-end——"

"That means entrées and savouries at dinner. Nyum, nyum!"

"And Mr. Bowman comes the following Thursday."

"What! That old bloater! I suppose he'll entertain

us by telling us about all the people in Glasgow who are just about to come croppers. Nice cheery person, Mr. Bowman, and he dotes on our Sophy. You're in luck, Sophy, my dear! He's only forty-six, and wallows in wealth, and——"

Mrs. Lyon, having with much deliberation eaten her last bit of oat-cake, took up her napkin, saying—

"You may now go, Fred, and telephone to your father. And please ask him if I may depend on getting away to-morrow."

"I'll ask him if he thinks he'll be fit enough."

"My dear boy, that is only another way of putting it."

"A much nicer way," said Fred shortly, and left the room, followed by his mother's coldly-astonished stare.

Sophy had risen. "Mother," she said a little unsteadily, "why do you keep on treating Fred and me as if we were children?"

"What do you intend to do about the things you left at Ruth's?" Mrs. Lyon inquired, as though she had not heard. "Hadn't you better run down to Fairport this afternoon, get your packing done, and join us at the station to-morrow? There is nothing here for you to do. Everything is prepared for Elie as soon as your father is ready."

"But father isn't going to Elie to-morrow; he is only going for the week-ends. Mightn't I stay at home, mother, and keep house for father until——"

"Your father will be well looked after by Mrs. Bone. She knows his ways by this time. If you do not wish to return to Ruth you must certainly come with us to Elie. In fact, I prefer that you should come with us. You can wire Ruth to send on your things. She won't mind a little packing. And that reminds me—I must send our con-

gratulations. I suppose Fred will write to Mr. Balmain on his having gained such a treasure." And Mrs. Lyon smiled.

"Mother," said Sophy of a sudden, "you don't like Ruth."

"My dear? What a ridiculous thing to say! What makes you think I don't like your cousin? I confess I find her a little tiresome, though. Don't you?"

"Ruth isn't tiresome. She's good and straight and doesn't pretend, and—and——"

"We all have our virtues. . . . You don't look as if the Fairport air had done you much good, Sophy. You look fagged. Hadn't you better lie down this afternoon? Well, Fred?"

Her son had entered, smiling. "Father says he's feeling perfectly fit now, and you are not to consider him in your arrangements. Hullo, Sophy! What's the matter?"

"It—it—it's a beastly world!" cried Sophy chokingly, and fled from the room.

Fred glanced inquiringly at his mother.

"Sophy is inclined to be a little sentimental," she said in her smooth voice. "I always thought Fairport was rather relaxing. She will be all right after a rest. By the way, Fred, when you write to Mr. Balmain you might add my congratulations to your own."

"And Sophy's?"

"And Sophy's, of course. Doubtless your father will write for himself. He has an extraordinary admiration for Mr. Balmain."

"Of course he has. But I—I say, mater, why don't you like Dick?"

Mrs. Lyon smiled. "How like Sophy you are!" she said. "Dick is an extremely sensible young man," she

went on. "I never said I didn't like him. Still, perhaps I don't like him so much as I admire him—now. Most young men, to give them all credit, consider the future, but your friend Mr. Balmain evidently sees it."

Fred made an impatient movement. "I don't understand what you mean, mother. I very seldom do. If—if you were a man, I—I'd ask you what you were driving at."

Mrs. Lyon froze. "Quite so," she said in the tone her son hated. "Why don't you ask me what I'm—driving at?"

"Oh, hang it! I didn't mean to be rude, mater. I only meant that you—you are always saying things that confuse me—things I can't make head or tail of, you know." He looked at her pleadingly, apologetically, and not a little foolishly.

Mrs. Lyon smiled once more. "My dear boy, am I to suppose you are resenting my remark about your friend Mr. Balmain? Why? I merely remarked that he was sensible."

"But what did you mean by that? I always thought Dick was sensible."

"Did you?"

"Now, mother, why do you say that—in that way?"

"In what way?"

Fred gripped the back of a chair and wriggled. "In a—a horrid way," he said.

"Indeed, Fred!"

He hesitated. Then—

"It's not fair, mater; it's not fair! You've no reason to say that Dick is going to marry Ruth for her money—you've no reason to say it!"

"I did not say it."

"Oh, you never *say* anything. That's what sticks me. If you would only say what you mean. What were you *saying* that upset Sophy just before I came in?"

"Fred!"

"But I want to know."

"Hadn't you better retire to your study, and do some reading?"

The boy's grip on the chair-back tightened.

"No, mother. I'm not going to read any more. I'm telling you that now. . . . I'll tell you what I'm going to do, if you like."

"Don't be silly, my boy."

"I'll try not to, mother; I'll try not to. But—but you expect me to go into the ministry—the Church, you call it—don't you?"

"That has been arranged."

Fred trembled for a moment.

"Then it's got to be disarranged," he said, the least thing roughly. "You want me in the Church because you think I'm not clever enough for law or medicine. The Church is so respectable and so—so societified—at least you think so. Please don't speak! I'm going to say what I mean—for once. I'm quite worthy of being a doctor or a lawyer, or one of any profession you can name—except the ministry—but I'm not worthy of that. I tell you, mother, I'm not!"

"That will do, Fred."

"No, it won't do. . . . If I don't say it now I'll never say it. And I'm going to say it." He drew a breath or two. "I've been brought up wrong—for the Church—been brought up in the wrong crowd—the crowd that goes to church every Sunday and forgets it from Monday to Saturday. The only Christian I know is the governor—and he never goes to church at all."

"Silence!"

"No! I won't be silent, mother. The crowd I've been brought up in is too busy keeping the laws of a silly little society to think of the laws of God. That's what I see. They seem to think the florin they put in the plate on Sunday covers the pounds they spend on selfishness through the week—that the prayers they listen to on Sunday make up for the jealousy and meanness and hatred and ill-nature they pour on their neighbours during the next six days. Why, the people that come to this house—most of them, anyway—think only of what a person can spend, not what a person can do for the good of others. I say it's rotten!"

"And what do you intend to do, pray?" Mrs. Lyon's voice suggested mild amusement.

"I intend to ask the governor for a job. I'd rather be his office boy than the minister of a fashionable Church—poor soul."

"Fred! You forget yourself."

"Well, if he has any idea of the things the majority of his congregation do and think and say during the week he must have a bad time. As for an unfashionable Church, I've never had the chance of being in one. But how would you like me to be in the pulpit at—at three pounds a week at the outside?"

"You are hysterical. Go to your room."

"Ah, mother, I mean what I say. If the governor'll have me, I'll do my best—for you as well as for him. But I want no more of this silly, smug, sniggering crowd that considers what other people *wear* on Sunday. . . . And there's another thing, mother."

"Indeed. Is there something else?"

"Oh, mother, don't. . . . But it's about Sophy. You—you don't want Sophy to marry Mr. Bowman, do

you, mother? He's so much older than her, and so—gross."

For once he had rendered his mother speechless. She rose, walked past him and out of the room, with dignity.

And the boy, leaning against the door she had quietly closed, tried in vain to stop the tears that were running down his cheeks.

CHAPTER X

RATHER late on Sunday morning Dick came out of the heavy, dreamless slumber that had at last, in the fulness of dawn, stifled and stilled as a kindly vapour the struggling swarm of his thoughts. His first drowsy memory was of Ruth. . . . Ruth was his. He loved her; she loved him. His was then the quiet ecstasy of a haze-tempered summer day. But as the fumes of sleep lifted and passed came other memories, neither lovely nor sweet. It was like telling a patient scarce clear of the chloroform that yet another operation would be necessary. There is nothing so cruel to a man as his own self. Nevertheless, love conquers all things, even conscience, for the time being at any rate; and within the hour Dick Balmain was laughing in his heart and saying that nought mattered save love. He would find a way from the sordid toils, he would surely find a way—to-morrow. For a little while a single happiness may intercept a score of troubles. The first realization of love and love's acceptance is the most dazzling light on earth, and for the moment Dick could forget that he was walking in darkness.

With a desire to escape the procession of church-going summer visitors, mostly Glasgow people, he set out a few minutes late for the noonday service, and at the close of the first psalm slipped into a seat near the back of the building. The little church was well filled, men forming perhaps a fifth of the congregation and supplying here and there a dull note amid the gaiety provided by the other sex. As the temperature rose and whiffs of perfume

reached one's nostrils, one might have fancied one's self in a hothouse where the majority of the plants were in exuberant bloom. And so it was easy for Dick, who had not previously attended service in Fairport, to find Ruth among them all. She was sitting in a side-pew, and her face was clear to his vision. Just for a breath it struck him that he had imagined her to be more beautiful. Then she looked at him gravely, straightly, and without stealth, and lowered her eyes. A swift glance, but its unspeakable confidence made his heart leap. "Let us pray," said the young minister then, and Dick was glad to put his face in his hands. He had a prayer of his own to say. When he looked at Ruth again she appeared lovely beyond his dreams. He would never more doubt himself.

By the sea-wall on the sunny road he waited for Ruth and Miss Cruickshanks. Several acquaintances greeted him, suggesting a stroll, but he contrived to get rid of them. Ruth, he noticed with pardonable satisfaction, was doing the same in similar circumstances, though he thought she might have done it more quickly.

But her hand was in his at last, and her faint blush was the most charming colour in the world.

"Ruth!" . . .

"Oh, Dick!" . . .

Two short whispers that stirred two beings like glad trumpets.

"I've told Miss Cruickshanks," said Ruth, as they turned towards her home.

Whereupon Miss Cruickshanks softly and heartily wished him joy, albeit, poor lady, she had been thinking all morning, ruefully enough, that Ruth's engagement foreshadowed the end of her own. The announcement came to her like a gentle notice to quit the home she had so lately found after the search of a lifetime. She did not

know that Ruth, lying awake with her own vast happiness, had already thought of that and many more matters involving the happiness of others. Yet she might have known it to judge from the warmth in her whisper to the young man as, Ruth having stopped to exchange a word with a villager, they turned into the short avenue leading to the house.

"You can't be too good to Ruth, Mr. Balmain."

After dinner Miss Cruickshanks expressed her intention of spending the afternoon with a book, and presently, without any uttered arrangement, Ruth and Dick were ascending the steep wooded slope of the garden at the rear of the house. They reached the highest terrace without speaking and seated themselves on the grass. From thence they beheld, over the tops of trees, the loch beneath them. A silvery haze hung over its unruffled surface and thinly veiled the hills on the other side. Here and there white sails were expanded invitingly; a steam yacht slipped by like a spirit of pleasure; out of the haze came the triple blast of a liner almost at the end of its voyage. Near to where they sat a laburnum in profuse blossom wished them joy, but the rest of their world proffered peace. An earnest murmur of bees, an idle twitter of birds sounded around them. The air was fragrant of pine and hawthorn. The man and woman, with one accord, turned from the view and gazed at each other.

And suddenly Ruth laughed softly.

"What is it, Ruth?"

"Oh, just—just the sheer delight of it." Her colour rose as though she felt she had said too much.

"Of what, Ruth—sheer delight of what?"

She was silent.

"Ruth, are you happy?"

Still she did not answer, and now he could not see her eyes.

All at once his arms went round her, folding her to him.

"You beautiful darling—are you happy?"

For an instant she clung to him, then sought to release herself.

"Let me go, Dick," she whispered.

"Why?"

"Please let me go."

His arms relaxed, reluctantly, regretfully.

"Aren't you happy, Ruth?"

"Oh," she sighed. "Oh, Dick, I tell you too much—I show too much. I oughtn't to do it, ought I?"

"But you don't, dear,—if you really care."

She shook her head solemnly. "It doesn't seem right," she murmured. And then the soft laugh came again.

"Oh, but I can't help it, I can't help it!" she cried. "It isn't really very wrong, is it, Dick? It isn't terribly un—unwomanly? Would people say that—that I was old enough to know better?"

"People! Are you thinking what people would say while I am only caring what one person says? Oh, Ruth!"

"Dear Dick, forgive me. You see, I never greatly loved any one before—oh, I don't mean in this way—except father. It is so long since mother and my brother died that I can hardly tell how I loved them. And now. . . . Oh, dear! I'm telling you too much again! I'm so unwise."

"I don't want you to be wise. I want you to love me —greatly," he said unsteadily. "As greatly as I love you. Nothing else matters so long as you love me greatly.

. . . Oh, Ruth, your sweetness draws the heart out of me, and brings the tears to my eyes. Love me, love me all you can. I'm altogether unworthy, but I ask for all the love you can give—for all the days of my life."

Once more he put his arms about her, kissed her lips, and drew her close to him. Impulsively she threw her arm around his neck and kissed him in return.

"I'm not ashamed, but proud," she said under her breath.

A wave of emotion swept the man's being, and for a space bereft him of speech. The woman beside him seemed to grow dearer with every beat of his heart.

"Will you always care for me, Ruth?" he asked at length.

She did not answer directly, but after a little space, with a faint deprecating smile, she said—

"Do you know, Dick, what struck me last night; perhaps it was early this morning? It struck me that I had at last found something to do—something to do for the rest of my life. . . . Ah, Dick, I can't help giving you myself entirely. I can't help it, dear. I can't pretend that I care a single thought less for you than I do. It—it only happened yesterday—not yet a whole day ago—but I seem to have been caring for you since I was a child. It's very strange, isn't it? Because"—the smile that had vanished came back—"because you aren't the least like the man I used to imagine I could care for."

"What was he like?"

"Oh, very large and fair, and, of course, handsome. I never really met him, you know, until——"

"Then he's real?" cried Dick.

"——until a few weeks ago, when I was shopping in Glasgow. I went into one of the big drapers', and he showed me the way to the glove counter."

Dick laughed, feeling foolishly relieved.

"Would you have minded had he been real?" said Ruth, not without mischief in her eyes.

"Very much," said he. "I'm no hero, Ruth. What on earth made you care for me?"

"Just you, yourself, Dick. . . . What first made *you* think of *me?*"

The question stabbed his very soul, and for the moment paralyzed him. His hold of her slackened—and tightened almost cruelly.

"I loved you," he said hoarsely, "because I found you so utterly lovable. It may have been your eyes, it might have been your voice, that drew me. I can't tell you. Only I found you utterly lovable—utterly lovable—utterly lovable. And now the sight of you and the touch of you—Oh, Ruth! I can only tell you I love you; I can't tell you how much—how much more every minute. And yet I am but beginning to love you. I know it! I thought I loved you last night—to-day it seems nothing. I think—oh, God knows I love you now; but to-morrow I'll love you a hundred times more. I have done nothing to win you; but that just makes you dearer, for I could have done nothing worthy of winning you. You might have chosen a far better man, but I don't think one who will love you better. . . . Dear, is it *true* that you love me?"

"Oh, Dick!" she sighed, overcome by his vehemence.

"Is it true?"

"You know it is true, Dick."

"And it will be true always?"

"Always—always."

"In spite of everything? Nothing will change you?"

"Nothing will change me," she answered bravely though faintly; "nothing."

For a space the bees and birds made all the sound.

At length she withdrew from his embrace and regarded him with a tenderly humorous smile.

"Isn't *happy* a ridiculous little word to mean so much?" Without waiting for a reply she continued, "Do you know, you are looking ever so much better than you did last night——"

"You make me feel quite handsome," he returned, smiling into her eyes.

"But, seriously, Dick, you will take more care of yourself in future, won't you? Surely you can do that without neglecting your business. You—you are so young to have so much responsibility."

"Why do you think I have much responsibility, dear?" he asked after a brief pause.

"I have seen you look so tired and worried. I don't know anything about business, but I have wondered whether yours was a particularly troublesome kind."

Dick's eyes turned to the hazy loch.

"I suppose," he said slowly, "every man imagines his own business is the most difficult in the world to conduct successfully—thinks it requires more brains than the businesses of his neighbours."

"But, Dick——" She hesitated.

"Yes, Ruth?"

"What are you thinking of just now?"

"Thinking of? Why, I'm thinking that Ruth is the most beautiful of all names to say and hear. Dear Ruth! your name suits you so admirably."

"Ah no! You were thinking of your business. Your face told me. Tell me, Dick—is there any happiness in business apart from the making of money?"

"What queer questions you ask! But I don't suppose

money is the only satisfaction in business—no, I'm sure it isn't. Still, there's no happiness when money is being lost—I should imagine."

"But——" Again she paused, but after a moment went on. "I—I was thinking of Uncle Alick just now—I know I can tell you anything that is in my mind, Dick. Do you think that when he was looking dreadfully worried he was losing money?"

She waited his reply.

"I shouldn't like to say as much as that, Ruth. Things might merely have been going not altogether so well as he wanted."

"But that thing you told me of last night—the collision case that went against him—that would be a loss?"

"I am afraid so. It would make him look worried enough, I dare say."

"Poor Uncle Alick! Do you know what I've been doing quite often during the last month? I've been watching the business men come off the evening steamer. I believe I could lay my hand on the shoulders of men whose businesses are not going well."

"Yet you might be wrong. I know several men who must have a rotten time all day, and they go grinning to golf as soon as the clock strikes five. Some of the miserable-looking men may be making too much money."

"It isn't that they are looking miserable, the men I mean; it is that they are trying not to look miserable. People, taking them altogether, are very brave, Dick; but a stranger sometimes sees what a familiar doesn't. If—if you were troubled, would you tell me?"

After a pause, "I should like to tell you," he said. "I didn't know what sympathy meant till I knew you, my Ruth."

"And you will tell me? What is the good of me, if you

don't? What is the good of you and me—being together —all—all the days of our lives—if you don't tell me?"

"Ah, Ruth, how sweet you are!"

There followed a long silence. He did not see the coming and going of her colour, the deepening of her eyes, the question and the desire and the resolve on her lips.

Her hand just touched his shoulder and lay so light he might have dreamed he felt it.

"Dick. . . . Please don't look at me. I want to say something. It is rather difficult, but I will say it. . . . I don't know why it should be so difficult, either. I always used to be able to say what I felt, what I meant. But I will say it, because—because you and I are going to be—together—all the days of our lives. . . . After all, it's nothing very much. It's only. . . . You musn't let it hurt or offend you. . . . It's only that—that I've some money of my own—I suppose you've heard like most people——" She laughed a little impatiently. "But you have the right to know. And—and I want to tell you—not particularly for now, you understand, but for now and always, Dick—that all—all that I have is—yours. And—please don't speak—and—oh, well, I think that's all. Except that I never was glad of the money till now—for now it is yours, dear Dick."

While she was speaking his face had flushed, then grown white and whiter. He sat motionless, staring at the loch.

Her hand slid down his arm and rested on his wrist.

"Dick!" she whispered.

He stiffened. "I wish to God," he cried, "your money were sunk in the water there!" And the next moment he snatched her to him, murmuring, "Ruth, Ruth! My beloved, my beloved!"

CHAPTER XI

IN the night came a change of weather, and the early morning steamer crossed the loch in a steamy atmosphere under a mild, persistent drizzle. As is usual on a Monday morning in summer, the complement of passengers was large, and included a fair proportion of young men, who looked as though they had had too little sleep, and who would be craving for lunch by eleven o'clock, and yawning for afternoon tea at two. There were elderly gentlemen, also, who had eaten their breakfasts and covered the ground between their temporary homes and the pier more quickly than was good for them; they puffed their cheeks and polished their countenances as they exchanged introductory remarks on the weather. Fathers waved umbrellas or newspapers to their offspring who had accompanied them to the pier, and hastened to find shelter where they might read the news of the morning. Already many minds were back to business, many tongues wagged mechanically; many eyes were fixed unseeingly on the receding mist-clad hills.

Dick, drawn into the company of three pleasant enough young fellows, who seemed anxious to explain to the world why they had all made indifferent scores at golf on Saturday, listened absently and occasionally made such observations as "Hard luck," "I see," "Is that so?" which satisfied the others as to his deep interest in their affairs and allowed him to consider his own. He had risen that morning with a determination, almost exultant, to struggle as he had never struggled before; but even now a heavy hopelessness was beginning to bear down

upon him, and the future was once more becoming as blurred as the vista of the loch. On leaving the steamer he contrived to elude his three friends, and secured a seat in a crowded carriage among strangers. In his *Herald* he read the full report of the shipping case which had gone against Mr. Lyon, and felt in his pocket to make sure that Ruth's letter to her uncle was there. Somehow the feel of the envelope comforted him. If only he had got a glimpse of Ruth before leaving Fairport.

At the office he found nothing of an acutely disagreeable nature, save a formal intimation of the failure of Bullard & Co., which, however, was tempered by the discovery that their account was two hundred pounds less than it had been six months earlier. The clerk removed the ledger with the remark that there was always something to be thankful for, and Dick, with a poor laugh, agreed with him.

A letter from his mother claimed his attention presently. It informed him that his sister Ida had just become engaged to a man admirable in every respect. Dick knew the man slightly, and hoped he was as good as he was rich; the hope was followed by a feeling of relief that Ida's future would be safe from sordid cares. Then he smiled, wondering if her engagement was of the same date as his own. Quite a coincidence! The letter, after a couple of pages on which the words "charmed," "delighted," and "happiness" occurred with frequency, went on to say that Alice and Mr. Craddock, who had been engaged for a couple of years, had decided to get married in September; Mrs. Balmain thought it would be a good plan to have the reception and dance—with a sit-down supper, of course—in the Grand Hotel. There were so many people who must be invited. Would Dick find out how many the hotel could accommodate, and let

her know? They had decided to leave London the following week, but would spend a fortnight at Cromer before returning to Glasgow. Dick wrote to Ida at once, but delayed answering his mother's letter. "What on earth am I to say?" he asked himself.

In the afternoon he received a call from Fred Lyon. The boy wrung his hand.

"I've forgotten my speech, Dick, old man, but I'm awfully glad—awfully glad."

"Thank you, Fred. It was real kind of you to come all this way to see me. I suppose Mrs. Lyon has had a letter from Ruth?"

"Yes." Fred hesitated. "Yes—we're all awfully glad, Dick. I thought first of writing—and I was to give you the mater's and Sophy's congratulations—and then I thought I'd come myself. Are you very busy?"

"No. I'm glad you came. How is your father?"

"I went in to his office half-an-hour ago. I could hardly believe he had been so seedy on Saturday and yesterday. He looks almost perfectly fit now. And isn't he pleased about the engagement! You're both such favourites of his. He was writing to Ruth when I dropped in. He wishes you would give him a chance to shake hands with him. Will you go out to see him some night soon, when he's alone? We go off to Elie to-morrow. Of course you and Ruth must spend a week or so with us there. The mater has invited some awful rotters to begin with—but business before pleasure, you know!" He rattled on, concluding with, "I suppose you're going to see Ruth to-night?"

"What made you suppose that, Fred?"

"Well, it seems natural, doesn't it?"

"The fact is, I thought of going to see Mark Renfrew to-night," said Dick. "He came to Fairport on Satur-

day, but I missed him—was late in getting down. I haven't seen him for a long time."

The boy looked puzzled. "But I say, Dick, you're awfully keen on Ruth, aren't you?"

Dick laughed. "Some day, Fred, you'll understand how keen."

"Then why do you think of going to see any one else in the world but her?"

"I had arranged to run down to Fairport to-morrow evening," said Dick, a little at a loss, with Fred's honest, earnest eyes upon him. He had been nerving himself to tell Mark of his engagement, and if possible, justify himself. "Still," he went on after a slight pause, "I'm not sure of finding Mark in the lab. to-night, and—let me see,"—he consulted his watch,—"he won't be there now, so it's no use ringing him up. . . . There's only one thing you've forgotten, Fred. Miss Lennox—I suppose I may say Ruth to you—could easily have too much of me——"

"Oh, rot! She's not that kind. It's all or nothing with Ruth. I soon discovered that. You can write to Mark and ask him to lunch or something with you to-morrow or next day. He'll understand; Mark always does. And you'll keep on travelling to Fairport every night until—— I say, old man, has she—has she named the day?"

"Well, you *are* impatient! We haven't been engaged two whole days yet. But—I'll tell Ruth you wanted to know the date. Will that do?"

"Oh, I say!" Fred blushed. "You won't do that. I've written to her, though. Hope you don't mind. But, Dick,"—his voice dropped almost to a whisper—"there aren't other two people in the world I think so much of as you and Ruth, and—oh, well, you know what I mean.

. . . I believe you meant all along to see her to-night."

"I don't mind admitting I wanted to."

Fred looked pleased. His young mind was cleansed of the suspicion put there by his mother.

"I shouldn't think a chap could be moderately fond of Ruth," he said with some awkwardness, adding, "If I were engaged, I guess I'd like to see the girl every day at least. Will you get the 5.10 train, Dick?"

"I'm afraid it must be the 6.10. I've a few things to attend to."

Fred jumped up. "I'm wasting your time. I'll clear out. You may manage the 5.10 yet. Give Ruth my—kind regards, you know. And, Dick—you—you can't ever be too good to her."

"That's what Miss Cruickshanks said." The words slipped from Balmain.

"But you don't mind my saying it, old man. For, you see, I don't think Ruth could be too good to you. Seems a girly sort of thing to say, but you've always been so decent to me, Dick, and—and——" He stopped in confusion.

Dick held out his hand. "I'm altogether unworthy of Ruth," he said quietly, "but friendship like yours, Fred, is a grand thing to have."

A flush of pride rose on the boy's face as he took his friend's hand.

"I expect you and Ruth will be the two happiest people in the world. . . . Now, I'll go. I think it's going to clear up for you to-night. . . . Oh, by the way, you know that man Bowman who comes to the house?"

"I've met him in business."

"Know anything about him?"

"Nothing, except that he's supposed to be uncommon well off."

"But isn't he rather a beast?"

"In what way?"

"In every way. . . . He's after our Sophy."

"What?" cried Dick, and then laughed. "You ought to be sorry for the poor beggar, Fred. Why, he might be Sophy's father."

Fred stared reflectively at the floor. "Somehow," he said slowly, "I was wishing you could tell me something against the man—something very bad."

"Oh, I can't do that. Good Heavens! you're not going to tell me that he has—er—charmed your sister?"

"No; he hasn't charmed Sophy, but—— Oh, hang it! I suppose I've been imagining a lot of rot. I'd better dry up. Good-bye. We'll see you at Elie before very long, I hope." Fred waved his hand and departed.

Dick smiled, thinking of Sophy and the young minister. But it wouldn't have done to have given that away, he told himself. What a weird idea for Fred to have got into his head! But what a kindly, sensitive fellow he was! Bless him!

Entered a clerk to say that Mr. Learmont would like to see Mr. Balmain.

"Ask him to come in," said Dick, and the familiar sickly feeling was with him again.

Mr. Learmont came in, and at Dick's request shyly seated himself. He was an elderly man, with a face as kindly as his heart. He was vexed to trouble Mr. Balmain, he apologized for his intrusion. Had he not had the honour of doing business with Balmain & Co., for over thirty years, he would not have ventured to mention the matter. But money was desperately scarce, and he had some extra heavy bills to meet on Friday. It would be a

great favour—an exceedingly great favour—if Mr. Balmain would let him have a cheque by that day. While he spoke he kept turning his bowler hat in his hands, obviously thoroughly miserable.

Dick knew the account was not large—a matter of between sixty and seventy pounds. Yet there were so many other accounts. . . .

Still. . . .

"I'll write you a cheque now, Mr. Learmont," he said.

Mr. Learmont gave a little jump, and dropped his hat, possibly to cover his relief. It would do perfectly well on Friday morning, he stammered, and only then if Mr. Balmain found it quite convenient. He had no doubt that he could find the money elsewhere, if necessary; his long connection with the firm of Balmain & Co. had, he feared, encouraged him to take this liberty.

"No liberty at all, Mr. Learmont," said Mr. Balmain, who had already rung for his clerk. "You might bring Mr. Learmont's statement."

"There's no hurry, Mr. Balmain. Really, sir, I'm ashamed to give you all this trouble."

"Glad to oblige you," the other replied, smiling almost naturally. He had suddenly thought of the elderly man as the worried father of a large family.

Four minutes later Mr. Learmont left with a cheque in his breast-pocket, and a warm feeling beneath it. He, good man, was glad to believe that things were not so bad with the old firm as he had been led to imagine. "That young man," he said to himself, "has a great responsibility. The Lord help him to carry it, and prosper him abundantly." But when he reached his place of business, his partner, a younger man, declared him lucky to have got the cheque, and only wished that it hadn't been after

banking hours—just to have made sure. At which remark Mr. Learmont waxed indignant; nevertheless, he lost some sleep that night and was his bank's first customer on Tuesday morning. "Business is business," said the junior partner gaily, when satisfied that the cheque had been honoured. "Business is business," echoed the senior a little wistfully. He was one of those men whom it hurt to suspect people. But his books told him that bad debts had decreased since his assumption of a partner. Sentiment seldom pays—dividends.

Dick put away the cheque-book, and for some minutes sat gazing at his desk. Such callers had not been rare of late, but he had not got used to them. He felt as though he had gone through a great physical exertion; his muscles seemed lax, there was a dull ache in his back. To be sure, Learmont's account was a small matter, but his calling for it in person was another of those slaps in the face which ruin had been administering erratically yet persistently for the last three years, bullying the struggler backwards, as it were, step by step, to the pit prepared for him. Happy the man whom financial ruin fells at a blow.

But there was still business to be done, and Dick came back to it. Many a man, many an older man than Dick Balmain, keeps on kicking against the pricks, but, alas! hoping for the best, but stubbornly disbelieving in the worst. Yet, who shall say which—the hope or the disbelief—betokens the lesser courage? Does it matter whether we face danger grinning or grimly, so long as we escape disaster? From the beginning Dick had faced it grimly, a mistake, no doubt, from a business point of view, for in these days bluff is half the battle; he was the sort of man who would smile over a good hand of cards

and frown over a bad one. A shallow nature? No; rather a clear one. We are given to crediting natures as deep when they are merely muddy. As has been suggested, Dick, despite his days of depression and hours of hopelessness, had until now clung to a disbelief in the worst happening. Now, however, his clutch was surely slipping. An ounce makes all the difference to the tired swimmer, and Mr. Learmont had just added it. Yet Dick drove his mind back to business, interviewed clerks and foremen, examined and checked figures, wrote letters, and completed the day's work in that dingy room to the familiar rumbling tune of the weary, obsolete machinery. Before he left for the 6.10 train, he wrote to his mother, congratulating her on her daughter's engagement, and telling her of his own, and also to Mark Renfrew.

It was near eight o'clock when he reached Fairport, that lay smiling under the last of the sunshine and a sky purely blue. The tide was low, and as he went down the pier the smell of wrack rose to his nostrils, vivifying, refreshing, comforting. Having taken a meal on the steamer, he had nothing to do but engage his room at the inn. That done, he hurried along the shore road, hoping to find Ruth free for the evening. He wished that the motor-boat had been still available; his friend had sent a man for it that forenoon. The firth and loch had never looked lovelier; on that water, with Ruth beside him, he could have forgotten everything. And——

Turning a corner, he saw that the boat was still at its moorings. Good fortune! But had his friend been having it repainted? Would he be able to borrow it for the evening? He hurried on, boyishly eager to make sure of Ruth. And then he saw her on the shore, launching a dinghy.

Her face lit at the sight of him; there was no doubt

about her gladness. Her eyes cried: "Welcome, welcome!" though her lips only murmured, "Why, Dick!"

He took both her hands, hardly able to resist taking her in his arms.

"Fred Lyon said you wouldn't mind my coming again so soon," he said in the confusion of desire and happiness. "It isn't soon to me; but you, Ruth—have I come too soon for you?"

"You ought to have come in time for dinner," she said, laughing. "Mary wanted to bet that you would come by the 5.30 steamer."

"Oh! And you?"

"I was quite sure you wouldn't come by any steamer to-night. I was thinking of to-morrow."

"Were you?"

"Dick, don't make me tell you too much. . . . But have you had dinner?"

He assured her that he wanted nothing, save to be beside her. And presently he asked concerning the boat.

"Oh, but it isn't Mr. Wildway's," she replied. "It's mine, Dick. It came only this afternoon. I ordered the same model, though, as Mr. Wildway's, because we both know how to work it."

"And you were going out when I came along?"

"Just for an hour. But you must be tired. Let us go up to the house."

"No, no. Let us go down to—Ailsa Craig. It's the very night for the trip. I want to get away with you from everything."

"Why, Dick, it would take the night to go to Ailsa Craig and back. It is too late. It would be long dark before we got there."

"I suppose it would," he returned reluctantly. "Let us go as far as we can. But we must go to Ailsa Craig

some day. I remember you once said it was an ambition of yours." His voice fell to a whisper. "Oh, my dear, it's good to see you again. . . . Let us go."

After all, they went up the loch. Opposite a certain creek——

"Do you remember Saturday night?" he asked.

"And this is Monday!"

They talked as lovers talk, foolishly about things that mattered, but not more unprofitably than those of us who spend unromantic hours in talking wisely about things that do not matter.

And in the dusk he spoke of Ailsa Craig again.

"Some day—some night we'll go there, Ruth, and never mind the dark."

"Oh yes, Dick. Some day."

"You will go anywhere, Ruth, with me?"

"Anywhere."

"However dark it is?"

"However dark."

"You would trust me?"

"Surely."

The white boat was throbbing homewards when he drew her close and whispered—

"Ruth, beautiful Ruth, do you remember something your namesake in the Bible said to another woman?"

A minute passed ere she answered shyly.

"I'm not quite sure, Dick, what you mean."

"I think you might guess. She said it to another woman, but I want you to say it to—me. I don't deserve to hear you say it, but, oh, my dearest, say it—say it, if you can. You know what I mean—only six words."

Her eyes fell from his; her breath came quickly.

"You know, Ruth?"

"Yes; I think I know, but——"

"Say it, beloved!"

"Oh, Dick!"

"Say it—if you can say it truly, dear Ruth."

"Ah, it is true, yet——"

"Say it."

She looked up at him with wet eyes. "And why should I not say it, Dick?" she said bravely. "For it is for all the days of our lives, isn't it? Yes, I will say it. . . . Whither——"

But she broke down quietly and hid her face.

Presently she took his hand that he had laid over hers. Her voice was unsteady, but softly clear.

"Don't look at me. . . . Whither—whither thou goest I will go—oh, it is true! But, dear Dick, why do you make me tell you so much?"

CHAPTER XII

THERE was some annoyance and a good deal of amusement in the bright eyes that Miss Cruickshanks raised from the table heaped with correspondence.

"And you positively wish me to cancel the whole tour?" she said.

"Please, Mary," Miss Lennox returned with easy cheerfulness. "I'm sorry I gave you such trouble in arranging it," she added.

"Oh, that was nothing, my dear. But, as far as I can make out, to cancel it will mean forfeiting about sixty pounds."

"Will it? That does seem a waste. Still, think of what we'll save by not going."

"I believe you're laughing at me," the little spinster remarked good-humouredly. "I despair of teaching you the value of money. And you once told me that until this year you never had more than twenty pounds a year of your own. And now you are ready to let three years' income go without a sigh!"

"But you don't want me to sigh, Mary?"

Miss Cruickshanks laughed. "I don't believe you can sigh now," she said with gentle irony, "unless for a certain fortunate young man. But seriously, Ruth, you are terribly extravagant. I don't want to be disagreeable and interfering, but——"

"I know you don't. You're just the best friend in the world, and you feel it to be your duty to lecture me now

and then. I am grateful, though I don't know how to show it." For a moment or two Miss Lennox looked out of the window. "I think we can save that sixty pounds, after all," she said, smiling.

"You mean?"

"I mean that there must be plenty of people who would like very much to travel on the Continent. All they require is tickets. Let's find the right two people, and give them our tickets. I'm sure it can be done."

Miss Cruickshanks dropped her pen and threw up her hands.

"Give away the tickets for nothing!" she gasped.

"And save sixty pounds. You'll help me, won't you?"

"Never! Good gracious, my dear! Have you forgotten that the tickets cost hundreds of pounds?"

"Well?"

"Well! . . . But you are laughing at me, you are joking."

"I'm laughing, but I'm not joking. It seems to me a splendid idea. You see, we had made up our minds to spend the money, and so it's as good as spent. Some one ought to get the benefit of it. I believe Miss Fitzroy might help us. She must know women educated to see and enjoy the big world and with no means of doing so. I shall write to her at once, and if that fails, you must help me. Of course we mustn't hurt people's feelings. If Miss Fitzroy finds the right people she mustn't let them know where the tickets come from. There! isn't that a good plan? It will be rather pleasant to think of two girls, or women—I don't care what age they are—flying about the Continent like birds out of a cage. Say you agree with me."

"But I don't. The thing is too preposterous."

"It seems to me very nice and simple. However, I'll not worry you about it more in the meantime," said Ruth lightly. "Don't look so solemn."

"I can't help looking solemn," Miss Cruickshanks returned. "I thought you were recklessly extravagant before your engagement, but since then—oh, I haven't words for it! My dear, you must learn to say 'No'——"

"*No,*" laughed Ruth.

"——to your generous instincts. Otherwise you'll be spending more than your income."

"Really! And at first it looked as though I should never manage to spend a quarter of it. I am progressing."

"You are incorrigible, Ruth," said the older woman, smiling in spite of herself. "You know I hate nagging about economy," she went on, "and I'd never have ventured to do it had you not asked me to help you with these money matters."

"What should I have done without you?" cried Ruth, coming over from the window and laying her hand on the other's shoulder. "Have patience with me, Mary. I know I'm foolish and reckless and everything that's irritating to a sensible person. But it's all because——" She threw out her arms, then turned away flushing.

"All because you are so happy," Miss Cruickshanks exclaimed, a slight catch in her breath; "all because you are so happy. I understand—though I don't know. Ah, well! what does the over-spending of your income matter, if you are happy?"

"Now that does sound like wisdom!"

"It's better than worldly wisdom, perhaps. All the same, I oughtn't to have said it, but your light-heartedness is infectious. . . . Is Mr. Balmain coming to-night?"

"Yes."

"He will be glad to hear you have abandoned the tour?"

"I don't know," said Ruth thoughtfully. "He was against my giving it up when I last spoke of it."

"But do you think," asked Miss Cruickshanks gently, "do you think you ought to give it up? When you are married—to a busy business man—the opportunities of seeing the world may be few. Mr. Balmain was not only unselfish, he was wise. And I suppose he knew of your great desire to see the world. It is not just with money that you are extravagant."

"I don't understand."

"I meant," said the little woman uneasily, for she had felt constrained for some time to speak her mind on the matter, "I meant that it is often—always, perhaps—a mistake to give too much—of anything. Forgive me, but I am so much older."

"Ah! I think I see your meaning."

There was a long silence.

"Forgive me," murmured Miss Cruickshanks, "but——"

Ruth drew herself up. "She is splendid," said the other to herself, and dropped her eyes on the desk.

"You think I shouldn't show Dick how much I care for him?" said Ruth quietly, though with quickened breath. "Why? Lest he tire of me? Yes, that is what you would say. But don't say it. It is the sort of thing they say in penny papers and novels; Aunt Bertha would say it. But I don't believe it. I've had to depend on novels a good deal, and one thing I did learn from them was that half the trouble was caused by women acting as if they believed what you have suggested. Of course it doesn't matter how much time is wasted by half-truths and misunderstandings—it doesn't matter in novels. That's what

novels are for. But it does matter in life—it does matter very, very much in my life. Why shouldn't I try to show Dick how much I care for him? Why shouldn't I be perfectly honest? It isn't always quite easy; there is an awkwardness and dread sometimes—but ought not they to be conquered?"

"Oh, Ruth!"

"Why do you look shocked? I have said nothing dreadful. I'm only trying to defend myself to you because I am fond of you, Mary—because I trust you. I'm sorry if I offend you in any way, dear. But you must never again speak of my giving too much—to Dick. . . . I can't help showing I care; I don't want to help it. . . . Perhaps it's because I missed being a girl, missed having a girl's experiences. I never learned to pretend. I can't do it. And why should I want to pretend? I'm nearly nine-and-twenty, and now—*now*—I have found the thing I seem to have been wanting since—since mother died. It's everything to me—everything—Dick's love. Why should I pretend that it isn't everything? There isn't anything else! It's true I once wanted to see the world, but that was before I had a world of my own. And now that I have got all I want, why should I pretend that I don't want it particularly? And after all—after all—he'll never know how much I really do care."

She waited for her friend to speak.

"I'm afraid I can't answer you, Ruth," said the latter at last. "You are too honest and straightforward for people like myself. Besides, nothing I could say would change you—and I don't know that I want to change you."

"Do you think I am very ignorant?" Ruth asked gravely, after a short pause.

Suddenly Miss Cruickshanks bowed her head. "Oh,

who am I to judge of your wisdom, Ruth—I that can only vaguely guess the meaning of this love of yours? It is I who am ignorant, ignorant with all the wretched ignorance of a little worldly knowledge. *I* advise you? As well might a creeping thing croak advice at a bird. You happy woman, you happy woman, go on living and loving in your own splendid way! I'm a conventional old fool!" She looked up with a smile, but her eyes were blinking pathetically.

The next moment she was weeping very quietly on Ruth's breast.

That evening, almost coincident with Dick's arrival, Ruth received a letter from Mrs. Lyon inviting her to spend the last week of August at Elie. She showed it to Dick, who had a similar invitation in his pocket.

"Horrid nuisance," he remarked frankly. They were out in the motor-launch as was now their custom on fine evenings.

She laughed. "I'm so glad you agree, Dick."

"What! Do you mean to say we needn't go? Not that I could manage a week off. That would be impossible. So many of the office people have holidays this month. Still, I would manage to see you there somehow."

"I shan't go," she replied. "It's kind of Aunt Bertha, but it's difficult to forgive her putting our engagement in the papers."

"But, dear, are you sure she was responsible?" Dick's voice was not quite natural. The cheap publicity had annoyed him as much as Ruth; yet he could not shirk the knowledge that it had saved his business for the time being. The larger creditors had practically ceased from troubling; the Bank had eased its terms. Day after day

he had been relieved, though disgusted, by the changed manners of men to whom his firm owed money.

"I am sure, Dick, Aunt Bertha didn't mean any harm. It's only her idea of being fashionable. I remember the only thing that I ever saw excite her was her own name in one of the London papers—the *Duchess,* I think. Fred was severe about it, but Sophy seemed rather to like it."

"But don't you want to go to Elie for Sophy's sake?"

She did not answer the question. Her cousin's letters of late had seemed somewhat perfunctory, which had hurt her not a little, although she had kept her feelings to herself.

"I'll write to Aunt Bertha in the morning and say I cannot go to Elie," she said.

"I like the way you make up your mind, Ruth."

"It was made up for me. You see, Dick, at the moment I don't feel kindly enough towards Aunt Bertha to accept any more kindness from her. It would make me feel mean. Now let's forget about it."

She turned to him with a smile in her fine eyes.

"I wonder what I should have done," he said, half-serious, "if you hadn't refused all the invitations, except my mother's, that came to you this summer? You have been very good to me. Were there none that you wanted to accept—truly?"

"I didn't know any of the people well."

"But you might have got to know them better. Don't you want to get to know people, Ruth?"

"Very much."

"Well, you're not taking any advantage of your opportunities, are you?"

"How many invitations did you accept this summer, Dick?"

"The perfect number—none. But that was different."

"Was it?"

"What I mean, dear, is that some day you may regret having missed things that all girls enjoy—and blame me. That would hurt me, you know, Ruth. I want you to take all the enjoyments possible."

"Ah, but, Dick," she murmured, "what are enjoyments when one has happiness? I used to dream of having all sorts of little pleasures, and they seemed so important. But that was because I had nothing else. We shan't want chocolate creams in heaven, shall we?"

"Ruth! Are you so happy?"

"Aren't you?" And smiling, she laid her hand on his. He caught it eagerly, hungrily. "You make me absolutely happy," he said, and meant it then.

"And so you make me. . . . You are happier than you were three months ago, Dick?"

"All the world happier."

"I'm so proud," she whispered. "I have found something to do with myself. It is such nice work, too!" She laughed softly, confidentially.

"My beautiful Ruth, you bewilder me with your sweetness."

It was growing dark. They were alone in the middle of the loch. He stopped the motor and the boat came gradually to rest. There was no wind, no sound save the faint burr of another motor-boat—a racer. Above them stars began to waken, on the shores light upon light sprang into being. The Cloch swung its beam from south to north, the Gantocks beacon and the Strone buoy winked brightly, and from afar the Cumbrae sparked a cheerful greeting.

"We have never seen the lights like this before, Ruth."

"We have never been out when it was quite so dark, Dick."

"It isn't really late." He slipped his arms round her and kissed her. "Ruth, I want to tell you something."

She glanced at him with infinite affection, then laid her cheek on his shoulder, waiting for him to speak.

And once more, as ofttimes before, his courage failed for the confession of certain truths. "Dear," he wanted to say, "I had no right to ask you to marry me. I'm a poor man, on the edge of ruin. Do you love me enough to forgive the past and trust me for the future? Will you wait till I come through the worst and can make a home for you?"

He sighed.

"What is it, Dick?"

"Oh, Ruth, I love you, I love you!"

"Was that what you wanted to tell me?"

"Is it not enough?"

"Ah, surely it is enough."

Presently he glanced around him.

"We are drifting," he said.

"Drifting," she echoed dreamily.

His eyes came back to her face. His soul ached with a longing to be sure of *her,* though all else remained uncertain. He trembled.

Bending his head till his lips almost touched her ear, he whispered—

"Ruth, beloved, when will you marry me?"

CHAPTER XIII

AS a rule when we speak of a young man's chances we mean his opportunities of making money; of a girl's, her possibilities of getting married. Few subjects are more eagerly discussed than a man's income and a girl's engagement. Now and then they are discussed together. This was so in the case of Dick Balmain and Ruth Lennox, whereon the gossips of Kelvinside were generally agreed that it was very wrong, to put it mildly, for a man to marry a richer woman, and for a woman to marry a younger man. The discussion lasted about a week, a long time when one considers that in these days royal assassinations, earthquakes, and naval disasters are discussed and set aside within a like period. It was, however, resumed in September, when the *Social Outlook* hinted that the marriage would take place in October. But the "Little Bird" column of that journal contained another paragraph, inspired and no doubt inspiring, to the effect that Miss Sophy Henrietta Lyon was betrothed to Mr. Albert Howard Bowman. Here the virtuous gossips agreed that it was wrong for a girl to marry a man for his money, and for a man to marry a girl so much younger than himself. But even if marriages were certified as Made in Heaven, some of us would pick off the labels.

The betrothal took place a day or two before the Lyons returned to Glasgow, and during the following week mother and daughter were bombarded with felicitations and congratulations. Mrs. Lyon accepted her share with a dignity which ought to have made her friends ashamed

of their insincerities; Sophy with a flippancy which became her, but which those who were not secretly sorry for her deemed most unbecoming.

Fred, away in the north with a college chum, received his mother's letter, written shortly after her return to town, on a Saturday night, and spent Sunday in one of those trains which seem to attempt to observe the day of rest by a crawling speed and innumerable stoppages. He reached home about eight o'clock. His mother had not returned from church, but he found his father in the smoking-room.

"Why, my boy, this is a surprise."

"Father, it isn't true—it can't be true!"

Mr. Lyon's hand dropped, and he sank back in his chair. His kindly blue eyes shifted uneasily. He cleared his throat.

"My boy, perhaps you will speak quietly—quietly, you know—I don't think all the servants are out—and you know how——"

Fred controlled himself.

"Is Sophy really engaged to that man Bowman?"

"Yes—oh yes. Didn't your mother——"

"Father! Why did you allow it?"

Mr. Lyon fumbled with his pipe and produced a queer, sad, apologetic smile.

"Why, Fred," he said gently, "if your sister likes Mr. Bowman, why should I not allow them to be engaged?"

"Sophy like Bowman!"

"And—and your mother and sister being—er—pleased, why should I not be pleased also? You must be labouring under some misunderstanding, my dear boy. Don't you want something to eat after your long journey? Your mother will be in immediately, but you could, I'm sure, have some cold meat or——"

"Father, you will make Sophy break it off?"

"Come, come, Fred," said Mr. Lyon with a poor attempt at sternness. "I can't have you talk like that. Your sister has made her choice—it is not for you to choose for her. My own interview with Mr. Bowman was—er—perfectly satisfactory. He appeared to be greatly devoted to Sophy."

"I should think he did! I'm thinking of Sophy, though. What about her?"

Mr. Lyon coughed. "I presume that—that Sophy is also——"

Fred took a step forward. "For God's sake, father, don't say it. You don't believe it—you can't! How could a young girl like our Sophy care for a man like Bowman? He's more than twice her age; he has no ideas except about money; and—and his fat white face, his fishy eyes—Ugh! . . . There's something wrong," he said helplessly, "something wrong. But you, father, can make it right. It's not too late."

"I?" Mr. Lyon was not a very old man, but his voice quavered. "Have I not told you that your mother and Sophy are pleased? How can I interfere?"

"Ah!" Fred cried quickly. "You want to interfere—I know you do! Then——"

"No, no, my boy. You must not think that. Perhaps I did have some such doubts as are troubling you; but, you see, Sophy has decided for herself, and your mother is satisfied—entirely satisfied. You must remember, too, that parents have to look at the practical side of their child's marriage—not that I—we—your mother and I—would——" He dropped his pipe and leant over the arm of his chair to search for it.

The silence was miserable for both.

"Father," said Fred abruptly but gently, "is—is business very bad just now?"

"Eh? Business bad? No, no! Why do you ask?"

"I thought you were worried about something serious a few months ago."

"Ah, yes. You are quite right." Mr. Lyon recovered his pipe and sat up. "But I got over the trouble, Fred. Business is better to-day than it has been for some years—decidedly better."

There was another question that made his heart sick, but the boy could not put it, even in his agony of anxiety for his sister. For he loved his father also. Was his father indebted to Bowman? Fred hated himself for the mere thought.

"Father," he said suddenly, "won't you take me into business with you this year?"

Something like happiness came into the older man's face—and went out.

"My dear son, you don't really wish that. You know your mother has set her heart on your completing your University course, and—and, of course, I feel the same about it. You have made us proud of your success so far, and I'm sure you will make us prouder yet."

"I shall never be a minister," said Fred, after a pause, in a low voice.

Mr. Lyon smiled affectionately. "But it will be time enough to decide on that when you have taken your M. A. next year. I've a great notion of your taking a degree, Fred."

"When I've taken it, let me go into business with you, father."

"Ah, we must see what your mother says to that, my son. But isn't it time you had something to eat?"

"I'm not hungry. . . . Is Sophy at church with mother?"

"I rather think she went out with Mr. Bowman before your mother left the house. I don't know whether they were going to church or not. I've hardly seen Sophy since she came home from Elie. . . . But, my boy, you won't say anything to hurt the child?"

Fred pushed back the untidy hair from his hot forehead.

"It's so beastly unnatural," he said in a choked voice, and without glancing at his father, whose face had fallen, he hurried from the room.

In the hall he met his mother.

She read his expression at once, but greeted him maternally, and expressed astonishment at his return.

"Ah, mother," he replied, "you must know what brings me home."

"Come in here, Fred," she said quietly, opening the parlour-door. "Sophy and Mr. Bowman will be in shortly. Have you been home long? Have you had anything to eat? You look as if a good wash would refresh you. I suppose it was a tiresome journey, and one gets so grimy travelling. When did you receive my letter?"

"Last night."

"Ah! I imagine the mails are few and far between up there. Have you seen your father?"

"Yes, mother. I have been begging him——"

"We had a delightful sermon to-night. I wished he and you could have heard it. Quite a young man, too, but with a beautiful melodious voice and most original ideas. I thought of you, Fred, while he was preaching. Well, don't you think you might tidy up a little? Sup-

per will be ready whenever they come in. Sophy will be surprised to see you home. I'm sure she is longing to have your congratulations, and dying to show you her ring. It is magnificent. She is a fortunate girl. Her *fiancé* is more than generous. You must——"

Fred steadied himself by the table, and his words, in a strange voice, came like heavy drops—

"How much did he pay for our Sophy?"

For a moment Mrs. Lyon was taken aback, but only for a moment.

"My dear Fred, are you quite well?"

"I'm quite well, but——"

"Then, please do not be theatrical."

"Mother, forgive me. . . . But why is our Sophy engaged to be married to that man?"

"Sophy has chosen to marry Mr. Bowman," said Mrs. Lyon in her smooth voice. "You seem to have got it into your head that Sophy has been forced into this engagement, so perhaps I had better tell you that Mr. Bowman proposed to Sophy a year ago, but I made her take twelve months to think it over——"

"Of course she refused him a year ago."

"——and at the end of that time she decided to accept him. Mr. Bowman is honestly in love with her, and she will never know what it is to want in vain the things that every girl desires. You are young and romantic, but Sophy is young and sensible. I have seen enough of romantic marriages between thoughtless girls and hopeful young men with nothing but brilliant prospects. Money, of course, is not everything, but you, my dear Fred, will live to learn that romance is a great deal less. Sophy, I believe, has chosen wisely, and I am thankful to think she will never experience the cares that have been mine."

"Oh, I say, mater! You've always been jolly well off! The governor——"

"Your father's position is no better to-day than it was twenty years ago. I am not complaining; I am merely stating a fact."

"I wish I could understand you, mater." The boy had slipped back into his natural speech.

"I wish you could. Perhaps you will, when you have seen more of the world. Perhaps you will, when your sister is Lady Bowman, which is likely to be very soon after her marriage."

"But what does all that matter, if Sophy isn't happy?"

His mother smiled. "It is only you who assume that she will not be happy. All her friends have overwhelmed her with congratulations——"

"The usual giggling idiots, who don't know when to weep."

She ignored the outburst. "I'm afraid some of them were exceedingly jealous of Sophy's triumph, but it is difficult to escape envy. By the way, Ruth is coming to-morrow to offer her congratulations."

"She hasn't met Mr. Bowman, has she?"

"Oh yes; several times. By the way, I must tell you that Mr. Bowman spoke in the most kind way of you, Fred. He hoped that you would not consider him too ancient—he has quite a sense of humour!—to be friends with. He would be a very good friend to have."

The boy sighed.

"I don't think I'll see him to-night," he said wearily. In some vague way his mother seemed to numb his spirit. "I'll go to bed, if you don't mind. You might tell Sophy I'll see her in the morning—the journey knocked me up."

"Poor boy, I don't wonder. It is a long journey. Yes, perhaps you are wise to go to bed. I'll send you up some

supper at once." She went close to him and patted his shoulder encouragingly. "You'll feel better in the morning. Ah! there they are! I'll see that they go into the drawing-room, and then you can slip upstairs when you hear the door shut. Good-night, dear boy, and sleep well."

"Oh, mother!" he whispered, and threw his arms round her.

"There!" she answered, kissing him. "I forgive you."

She hastened away to intercept her daughter and future son-in-law.

Fred lay awake, listening for Sophy coming upstairs to her room. At last he heard voices in the hall below; hers and Bowman's, with a little laughter; and then the clang of the door. Ten minutes later Sophy came up. He heard her light step on the landing. She was humming a tune from a new musical play. During the ten minutes her mother had found a chance to mention that Fred was afraid she was not quite happy; and so—she hummed a tune.

He restrained himself from calling to her. He was afraid of himself then, though half-reassured by her singing.

She ached for his voice, but told herself he must be asleep.

Their hearts went out to each other, but blindly, groping vainly. It was a long night for the twin brother and sister separated by their mother.

CHAPTER XIV

ONE of Mrs. Lyon's virtues might have been detected in her correspondence; she never wrote more than she meant, though, to be sure, her readers sometimes fancied she meant more than she wrote. Her latest letter to her niece was perfectly courteous and pleasant, but neither cordial nor affectionate. Ruth, who, since her refusal of the invitation to Elie, had not been wholly free from prickings of conscience, had written immediately on learning of her cousin's engagement to ask if she might offer her congratulations in person; and Mrs. Lyon replied that she would be glad to see Ruth on Monday in time for lunch, and pleased if Ruth could arrange to stay over-night.

Ruth journeyed to Glasgow in the company of Miss Cruickshanks, who had also decided to spend the night with friends in town.

"If it weren't to see little Sophy," she remarked, as they crossed the loch, "I'd be wishing to stay at home."

"You are not dying to see little Sophy's mother?" said her companion, smiling.

"I confess I'm not. Somehow I don't think Aunt Bertha is dying to see me. I dare say I don't deserve a specially warm welcome."

"Even if you did, I doubt whether you would get it." Miss Cruickshanks pursed her mouth for a moment. "I have known Mrs. Lyon for a long time now," she continued, "and I never saw her what one might term warm to anybody. She dispenses hospitality lavishly, but never

gives *herself* away. She makes her friends feel quite at an at home on the simplest occasion. I do not think I ever met a woman with such cool, strong self-confidence. It is probably the real secret of her social success, and——"

"But, Mary," Ruth cried, turning wide-open eyes on the little spinster, "I had no idea that you didn't like Aunt Bertha."

Miss Cruickshanks made a slight grimace. "I had no business to say such things. I don't know that I dislike your aunt, but I do know that I forgot to take my pellet this morning—and I'm at war with the world. When you grow old, Ruth, remember that it's far, far better to be pillious than bilious." She brought a tiny phial from her handbag and partook of the neglected pellet. "Heigh-ho! I'm aging," she continued, with a laugh. "Until a month or two ago I scorned such simple delights as these. My existence at Fairport, I fear, has been too easy, too luxurious."

"Oh, not too easy and luxurious—anything but that," said Ruth. "Often I've thought you must find it dull. Were you very disappointed when we gave up the tour, Mary?"

"Good gracious, no!" Miss Cruickshanks exclaimed. "Why, my dear, these months at Fairport have been the happiest of my life. I've positively revelled in the atmosphere of happiness—provided by you and Mr. Balmain. I never saw two people so happy as you two have been—never! I couldn't help sharing in it—almost breathing it. Sometimes it made me forget that I was an old crock of a chaperon (as I overheard a bright young gentleman term me on the pier the other day), and there were evenings when, if you had asked me to dance, I would have done so till I dropped—danced with sheer

delight, Ruth! Ah, it has been a good time—the best time of my life."

"Dear Mary! What should I have done without you?" Ruth murmured. "Certainly I ought to be very grateful to Aunt Bertha for bringing us together—not that that has been her only kindness to me. It seems so unnatural of me not to be much fonder of her than I am. But all the time I stayed with her I never seemed to get to know her any better, and it was really a sort of relief when my visit came to an end. Of course I'm an utter goose in the way I show my own feelings, and I shouldn't expect every other person to be the same."

"It seems to me," Miss Cruickshanks observed, "that our feelings in regard to Mrs. Lyon are somewhat similar. We may respect and admire, but we can't love her. Is it not so?"

"But I ought to love her."

"Fiddlesticks! There are no oughts about love—just as there are no ought nots. We do, or we don't. I don't suppose that Mrs. Lyon can help being unlovable. She was the same as a girl as she is to-day—had to be first in everything, expected deference from every one. She was very charming too, Ruth. She didn't offend; she contrived to make people feel their inferiority just sufficiently to yield their admiration. Most of us are weak beside a girl or woman of that nature. We would never go to her with our troubles, but we should hate to be left out of her visiting-list."

"I think I see what you mean," said Ruth, with a sigh, "I always wondered why father and she saw so little of each other. Father never spoke unkindly of her except once, when he said he hoped I would never try to lead the idiotic existence of my aunt. But Aunt Bertha's existence did not seem to me so idiotic when I stayed with her.

It was rather like living in a valley and never looking over the hills; but she seemed to be perfectly satisfied, and was busy all day long. Probably she thought it dreadfully stupid of me not to enjoy it more than I did, and sometimes, I'm afraid, she was annoyed at me for being amused at things that didn't amuse her."

"I trust," said Miss Cruickshanks, smiling, "I trust you did not call it a valley to Mrs. Lyon, who is so firmly convinced that her particular social circle is like a city set on a hill that cannot be hid. There! I'm getting nasty again, my dear. I shall have to double the dose, if this goes on."

Miss Lennox laughed. "It's the first time we have discussed poor Aunt Bertha. We might have been kinder. But isn't it strange how different Sophy is from her mother?"

The little spinster's brown eyes glanced at Ruth, but she was gazing at the sunlit hills, whereon the first tints of autumn were kindling.

"Isn't it strange, Mary?"

"You think she is so different?" The question came slowly in mild tones.

"Oh yes. She is much more like her father, don't you think?"

"She was more like him three or four years ago; but I should not care to assert the same to-day, though I have met few girls so sweet as she is now. But I'm afraid Miss Sophy is ambitious."

"You are thinking of her engagement. I wonder——"

"That is all we can do—wonder how it will turn out."

"Mary!"

"Pardon my gloom, Ruth; but I'm so sorry for poor young Mr. Fairley. I could tell from his face in the pulpit yesterday that he had heard. Some kind friend must

have told him. However, it will make a better man, and, perhaps, a better minister of him. I don't believe in young men getting no disappointments."

"Sophy is so young," said Ruth regretfully. "But I'm sure," she added, "there must be something very good about Mr. Bowman, or she wouldn't have taken him. Don't you think so?"

At that moment Miss Cruickshanks wished that Ruth were not quite so prone to imagine goodness everywhere, but she merely replied—

"Well, I've no doubt by to-morrow morning you will have Mr. Bowman's good points by heart. And who knows but that he may be positively bristling? I don't believe any man could be otherwise than kind to Sophy Lyon."

Just then the captain, who had known Ruth since her first year in Fairport, came along to inquire if the ladies would not care for a seat on the bridge: the sun was warm and there was no wind, he assured them. So to the bridge they went, to the pride of the captain and the bitter envy of two small boys who had recently been warned off the paddle-boxes.

"You will soon have to be laying up your motor-boat for the winter, Miss Lennox," remarked the captain presently.

"I'm afraid so."

"Ay, ay. There's an end to everything, specially when it's pleasant," he observed, looking at her with kindly, deep-set eyes.

"But everything can have a new beginning, captain. Do you think April will be too early to bring out the boat again?"

"Ah!" he exclaimed, and rubbed his great hands, "ye are not going to leave us altogether, Miss Lennox—

Miss Lennox, who I will not be calling Miss Lennox for long now! It was not the bit boat I was thinking of at all, at all." And he laughed softly at his own cleverness. "Well, well, it is good news that ye are not going to desert Fairport entirely. Some of them on the shore have been saying to me, 'Wait till she is married, and you will never see her again.'"

"And what did you say, captain?" Ruth returned, with a smile.

"I just said I would believe such a calamity when she told me her own self." He turned to Miss Cruickshanks with a bow. "For a calamity it would be, ma'am, if I was to be seeing Miss Lennox no more."

"This is where the chaperon comes in, I presume," said the little woman to Ruth; and to the big, bearded man, "Don't you think, sir, Miss Lennox would be sorry, too?"

He beamed on her. "If Miss Lennox would be saying that her own self——"

"Of course I would be sorry too, captain," said Ruth. "But I am not thinking of leaving Fairport altogether."

"And that is the best of news," he heartily replied. He gave the steersman some instructions, and resumed in a reflective tone, "But it is a queer thing, marriage, to be sure. A tremendous change! Ten minutes does it. Up to 6 p.m.,—that was my hour, ma'am,—up to 6 p.m., for example, *he* has been followin' *her* for weeks or months, or years, as the case may be; at 6.10 p.m. *she* starts to follow *him*—for all the weeks and months and years of her life. 'Whither thou goest'—ye know the rest, ladies."

Ruth's face burned, and she bowed her head.

"I married my wife in Sydney, New South Wales," he went on, gazing steadily ahead. "'Twas her home, and

all she cared about was there. And now she's living in Fairport—the other side o' the world, ladies. So ye see, Miss Lennox, ye can't tell what's afore ye in the way o' journeying. But may ye find happiness wherever ye go, and may ye never go so far away that ye can't come back, *often,* to your own port o' registry, Fairport." Hereupon he removed his cap and solemnly shook hands with the two ladies.

"Every one seems to know of your approaching marriage, Ruth," observed Miss Cruickshanks when they had left the bridge.

"Every one," replied Ruth, smiling contentedly. "I believe I rather enjoy getting good wishes."

Mrs. Lyon received her niece in the drawing-room, lately decorated and refurnished, which seemed to the visitor very large and rather chilly, although the atmosphere out of doors was close. The formality of her reception, nevertheless, was to Ruth less disagreeable than ridiculous, and she caught herself comparing the present with her last Glasgow visit, when Dick's mother and sisters had been at the hall-door ere the cab stopped.

"I have to apologize for Sophy," Mrs. Lyon went on, after a phrase or two of conversation-book greeting. "She was so sorry to be unable to take you to your room, Ruth. But the natural excitement of her engagement and the congratulations of her hosts of friends have been a little trying, and as she is going to the theatre to-night with Mr. Bowman, I insisted on her staying in bed till after lunch. I am sure she will be delighted to have a chat with you later. You must see her ring—it is truly magnificent." Here the speaker's gaze rested for a moment on Ruth's half-hoop of modest diamonds. "Fred," she continued, "had an engagement, but he hopes to be

home for tea. So you and I must have our *déjeuner à deux.*" (Mrs. Lyon was given occasionally to regaling her own ears, and irritating her husband's and son's, with French phrases of moderate dimensions, albeit her pronunciation was irreproachable.)

Luncheon, a dainty repast, was well-nigh over ere she ceased discussing Mr. Bowman's wealth and generosity and Sophy's brilliant future, in which discussion Ruth was by no means uninterested, apart from the fact that it delayed reference, which she somehow dreaded, to her own marriage. But of course that reference had to come.

Mrs. Lyon paused at last and sipped her muscatel. She enjoyed a sweet wine. She had not many womanly weaknesses. Setting down the glass, she began to twirl it slowly between her finger and thumb, while a slight smile played on her thin red lips.

"And your own marriage, my dear Ruth?" she said watching the glass. "I suppose we may expect the invitation any day now?"

"Next week, Aunt Bertha."

"Ah, Fairport will be quite excited! It is really very good of you to be married from there."

"It was very kind of you to ask me to have the marriage here," returned Ruth. "But——"

"I understand. You want a quiet wedding. In the circumstances doubtless you are right. But—shall we have our coffee in the drawing-room?"

Mrs. Lyon was still smiling when she poured out the coffee at a Chippendale table.

"One piece of sugar, Ruth? Cream? No. . . . By the way, you have never thanked me," she said, with quiet abruptness.

Ruth looked a trifle bewildered. What had she forgotten? To what did her aunt refer?

"You have never thanked me," Mrs. Lyon repeated in her smooth voice, "for your future husband."

"For—Dick?"

"I believe that is his name." The small laugh that followed was almost sweet.

Ruth became wholly, but also prettily, as even Mrs. Lyon admitted to herself, bewildered.

"Aunt Bertha, what do you mean?"

The older woman sipped her coffee with apparent relish ere she said lightly—

"Has he never told you?"

"Dick?" murmured Ruth, groping.

"Is there any other 'he'?" Again the small, sweetish laugh.

"I can't understand you, Aunt Bertha."

"My dear Ruth, has Mr. Balmain never told you how he was first attracted to you—in my house?"

Ruth drew herself up. "Isn't that a silly question, Aunt Bertha?" she said haughtily.

"The wisdom of a question sometimes depends on the wisdom of the answer," was the placid reply. "Perhaps mine was a silly question. Still, I gather that Mr. Balmain has not told you. Which was hardly fair to me." She took a little more coffee and smiled on her niece.

"I don't understand you at all," said Ruth uncomfortably, adding: "I don't think I care to speak about such things."

"Good actions are rarely rewarded," said Mrs. Lyon to the coffee-pot. "Still,"—turning quickly to her guest—"I thought he might have told you. . . . Are you not a little curious, Ruth?"

"If you mean," said Ruth, gathering her wits together, "if you mean that Dick and I first met in your house, Aunt Bertha—of course I—I thank you and——"

"But I don't mean that at all."

"Oh! . . . Then I don't know what you do mean."

"Don't you? I fancied it might have dawned by this time." There was a hint of roughness—or was it intentional rudeness?—in the remark. Given a little money, a fish-wife may masquerade in silken skirts.

Ruth smiled helplessly. "It certainly has not dawned," she said, "for I'm still in the dark." She thought for a breath or two. "Will you please tell me plainly, Aunt Bertha, what I have to thank you for?" Now her voice was cool and confident.

"For your future husband. Don't you care about your coffee, Ruth?"

Ruth's eyes sparkled.

"I can assure you, Aunt Bertha, that Mr. Balmain never suggested I should express gratitude to you on that account."

Mrs. Lyon's expression for the moment was that of admiration. Then she laughed.

"I'm afraid I'm very awkward. Now that I come to think of it, I ought to have requested Mr. Balmain's thanks even more than yours." She touched her yellow hair and laughed again. "Do you happen to remember, Ruth, the evening on which Mr. Balmain first paid you particular attention?"

"No," answered Ruth, who remembered it most clearly.

"But I do. I remember it because it was part of a curious coincidence. Of course I don't believe in coincidences—as a rule. It was one evening, not very long after you had come to us. I was feeling sorry for Mr. Balmain, poor boy. I had always thought of him as *such* a ladies' man. I had even feared him—as a son-in-law. A foolish idea, indeed! So impossible! But that night he seemed so lonely and dull. I could not understand

his preoccupation until our good friend Mr. Bowman, who knows the city so well, whispered to me a little secret concerning the sore straits of Mr. Balmain's firm. No doubt he has confided his troubles to you, my dear Ruth?"

"I should not repeat them, if he had," said Ruth, with an effort.

"Certainly not! . . . The poor boy never guessed my knowledge of his secret, though I could not help being sympathetic. Isn't it strange, though, that I should remember the very date?"

"The date?"

"Of that evening. It was the fourteenth of February —St. Valentine's day—quite appropriate! I was reminded of it only yesterday by coming across a copy of the *Social Outlook* of exactly a fortnight later containing that stupid little paragraph about my niece's fortune! But it is surely a good omen that you can date the beginning of his courtship from St. Valentine's Day!" Once more Mrs. Lyon laughed. "I suppose it was exceedingly wrong and indiscreet of me," she continued—"but now you can easily afford to forgive me—to whisper to poor, worried Mr. Balmain that evening that you were a great heiress. In fact, I believe I was vulgar enough to state your income; and I shouldn't wonder if I actually went so far as to advise Mr. Balmain to woo and win you. Hence, my dear Ruth, my tiny joke about the thanks due to myself. I am bound hereafter to consider myself an excellent matchmaker, am I not? Let me give you some fresh coffee, do!"

Ruth Lennox did not by any means look her best just then. Her aunt's meaning had certainly not dawned upon her; but now, of a sudden, it flashed to her soul. And from hours forgotten small half-formed dislikes

rushed together to concentrate in one huge elemental hatred.

She rose up, scattering coffee-cup, saucer, and spoon on the rose-pink Donegal carpet, and her fine, strong brown hands were clenched as if to strike, though she stood rigid where she had risen. Clearly, despite her passion, she spoke—

"You are a bad old woman, and a liar!"

It was more than Mrs. Lyon had expected—a great deal more. Possibly "old woman" bit deeper than "bad" and "liar." The savage in her was restrained only by the sight of the mess on her new carpet. Instinctively she moved towards the bell, but ere she could ring the door opened and her daughter entered, clad in white tricked off with apple-green ribbons.

"Sophy! Why have you——"

"Oh, I'm sick of shamming, mother. Fred isn't back, is he? How d'you do, Ruth? What's the matter?"

Mrs. Lyon was equal to the occasion. "Ruth has had a slight mishap with her coffee," she said, rising. "I'll ring for Margaret at once. I was just going to get ready to go to that anti-vivisection meeting at Mrs. Croy's. Why will people live in Pollokshields? You will excuse me, Ruth? I was about to tell you of the meeting when the little accident happened. Don't worry about it, my dear girl. Sophy, you'll look after Ruth—or, perhaps Ruth will look after you. You appear slightly feverish. Be careful. Good-bye for an hour or two."

For once in her life Mrs. Lyon made a not altogether dignified exit from a drawing-room, rage against her niece and anxiety for her Donegal filling her breast.

Ruth's hands dropped to her side, then went out affectionately.

"Dear Sophy!" she murmured weakly.

Sophy allowed a kiss to touch her cheek, which was, in truth, hectic.

"What a splash!" she remarked, with a short laugh, eyeing the stain on the carpet. "Sorry I couldn't appear sooner."

"You shouldn't have come downstairs. You are not well." And Ruth put her arm round the slim waist.

Sophy released herself. "Oh, I'm all right," she said coolly. "Won't you sit down? I'd better hurry up Margaret." She stepped to the side of the fire-place and pushed the button as if she wanted to hurt something behind it.

Ruth waited until the maid had come and gone.

"Sophy, dear, what is the matter?"

"Matter? Why, what could matter but my engagement? What is the matter with you? Won't you sit down? For Heaven's sake, sit down!"

Ruth seated herself. Her left hand went to her breast.

"Say something," said her cousin abruptly. "Congratulate me, won't you? Look at my ring."

"I came to congratulate and also to wish you happiness, my——"

"Isn't that another story, as Kipling says?"

"Sophy, I don't understand you. But I'm going away from here immediately——"

"You're going to stay the night, aren't you?"

"No; I'm going as soon as I've wished you——"

"Oh, don't be a hypocrite, Ruth!"

"Sophy!"

The girl laughed with feeble harshness. "I didn't mean that exactly," she said presently. "Why are you going away so soon?"

Ruth was silent, wondering.

"Had a row with mother? What about? Oh, well, it doesn't matter. Lucky you, anyway! I've tried it, but couldn't. You don't know mother—but perhaps you do now. Are you happy?" The question was a snap.

"Sophy, won't you let me——"

"What was the row about?" The slender white figure was moving about the room with small, quick strides, the yellow head pushed forward, the blue eyes glittering, the delicate fingers twining and twisting together. "But we needn't mind about that. I suppose you are happy. You ought to be, though perhaps you don't deserve it all."

"It is your happiness——" began Ruth.

"My happiness!" The pretty scarlet lips parted in a sort of grin; the pretty white teeth gleamed viciously. "My happiness! Well, I thank you for it, Ruth—oh, I thank you for it! Thanks to you, I am engaged to be married to—money. Oh, I like money—I don't deny I love money—but I shouldn't be engaged to it now, if—if——" She paused, but resumed ere her cousin could speak. "Yes, I love money—but I could have fought against it, if—if it hadn't been for you. Oh, I don't say it was your fault; I don't blame you; I just hate you—hate you—*hate* you! It's you who are making me marry for money—marry for money, because there's nothing else to marry for—nothing else whatever! Mother thinks I want money and position as much as she does; but she doesn't understand. She doesn't understand how grateful she ought to be to you—to you—for my—my brilliant match. Oh, sit still—be quiet! Wait till I tell you all. I——"

Ruth was on her feet, white and indignant.

"Sophy, you can't know what you are saying."

"But I know very well—too well! You didn't mean

to, but you—you stole him from me. I say you stole him from me——"

"Hush!"

"No one will hear us. . . . I say again, you stole him from me. We"—she halted in her walk, and tears ran out of the young blue eyes—"we were engaged—not publicly—mother knew nothing about it—but we *were* engaged. . . . I didn't know then how much I cared—but—but he—he might have had a—a little patience. . . . And now my heart is—broken. . . . I am wicked to have told you this. Only I hate you so much. I didn't mean to see you at all to-day, but when I knew you were in the house I could not rest. Keep away from me! I hate you! You have ruined me. You have taken him away from me, and—and I'm going to marry an old man—poor, poor old man!—for his money——"

"Sophy, for the love of——"

"There isn't any love of Heaven. There's only love of money in this world, and—and love of the wrong people." Sophy tottered where she stood. "Oh, how wicked I am! But mother made me say *yes* to Mr. Bowman—and I said it, because there was no hope at all. . . . Oh, Dick!" Sobbing, convulsed, she threw herself on a couch.

There was a silence—shattered by the clang of the hall-door as Mrs. Lyon departed to her meeting of mercy towards dumb animals. A longer silence followed.

"Ruth!" It was a faint, muffled sound.

"Well?"

"Are you going?"

"Yes."

"Do you hate me?"

Ruth did not answer.

"I am a wicked girl. I shouldn't have told you. I've

been mad. . . . I—I wish you'd try to forgive me. It wasn't all my fault. . . . Ruth, don't go yet. Mother has gone out. No one will disturb us. Come, Ruth. . . . Come and sit beside me for a little while and touch me—you don't need to kiss me—just touch me. I am not sure that I hate you. . . . I believe I hate everybody in the world—but you. . . . Do come, Ruth. I'm—I'm frightened."

Ruth came slowly back from the door, and stood by the couch.

"I'm afraid I can't help you, Sophy," she said in a colourless tone of voice. "I am sorry you should have to suffer so much. Hadn't you better go up to your room? Let me help you. I am going to get my things on. I must get the 4.10 train. Come."

In the bedroom Sophy threw her arms round her cousin's neck, weeping and self-reproachful.

In response to her prayers Ruth kissed her, but without any feeling.

"Good-bye, Sophy," she said at last. "It may not be so bad as you think."

"But Dick loves you," stammered Sophy.

At that Ruth laughed and left her.

In the hall she met Fred coming in.

"You're not going away, Ruth?" he cried in dismay. "That's surely not your cab outside?"

"I must catch the 4.10," she told him.

"Then I'll come with you."

"No, Fred, no!"

He looked at her anxiously, affectionately.

"Ruth, you are ill."

"No, Fred."

"Do let me come with you to the train."

"No."

"When are you coming back again?"

"I—don't know."

"I believe," he said unsteadily, "I believe you are never coming back. Something has happened."

"Dear Fred," she sighed, "let me go."

"You are never coming back?"

"Don't ask me."

"Can I do nothing?"

"No—no one can do anything. Good-bye. I shan't forget *you*."

The boy's mouth quivered.

"Can't you tell me?" he managed to say.

She shook her head.

All at once he laid his hands on her shoulders. His moist eyes looked into her arid ones.

"May I, Ruth? In case it's for a long time, you know."

"Dear, honest Fred!" she murmured, and kissed him.

Dumb, fumblingly he opened the door for her.

CHAPTER XV

MARK RENFREW switched off the current and turned from the electric furnace, wiping his heated face.

"Now, Fred, we can have a chat. Sorry to have kept you sitting in this dismal place so long, but I couldn't leave this job till its time was up. Come into the private lab."

Fred followed his friend from the cavernous white-washed chamber.

"Have you been working all the holidays?" he inquired.

"Off and on. One gets a better chance when there are no students to look after. When did you come home?"

"Last night."

"I'm honoured," said Renfrew, smiling. He pointed to a chair and perched his bulky self on a high stool. "Have a cigarette. What a long time it seems since that jolly week I had with you at Elie. Hope all your people are fit."

"Thanks; they're all well. Have you seen Dick lately?"

"Not for weeks. But I expect him to look me up here to-night. He 'phoned me this afternoon. He has become almost a native of Fairport, you know. But I understand that Fairport is in Glasgow to-night. Where the treasure is, etc. Well, you and I are too wise for that sort of thing—aren't we, Fred?"

The boy did not smile.

"I suppose Dick expected that Ruth was going to stay with us to-night. She came up this morning. But—she went away again this afternoon. I only saw her when she was going away, and she wasn't a bit like herself. There's something wrong, Mark. Something seems to have happened to-day between Ruth and the mater, or Sophy—I don't know what it is; but there's something wrong." He puffed at his cigarette. "In fact," he added heavily, "everything seems to be going wrong at our house, Mark. You've heard about Sophy, I suppose?"

Renfrew, looking inquiringly at the boy, allowed his match to go out. No, he hadn't heard about Sophy.

"She's engaged to Bowman."

"Bowman!"

Fred nodded. "Isn't it horrible?"

The man struck another match and applied it to his pipe.

"It's certainly a bit unexpected, isn't it?" he observed, after two or three puffs. "Happened at Elie, I suppose?"

"He proposed to Sophy a year ago, but the mater made Sophy consider it for twelve months. So she told me last night."

"Your sister told you?"

"No; the mater. I haven't seen Sophy since I came home. She stayed in bed till Ruth came, and I had to go out."

Renfrew shifted his position slightly. "But seeing that Miss Sophy has made her choice," he said slowly, "and made it after due consideration, why should you take it so—well—so unpleasantly, Fred? I can see you are miserable, but why should you be? You haven't anything against Mr. Bowman?"

"Sophy is only twenty. She can't know her mind."

"I don't know about that. A girl of twenty, you know, is a good bit older in some ways than a man of that age."

"But you said a minute ago that it was a surprise to you, Mark."

"True. But it is one of woman's rights to surprise people in such cases."

Fred sighed. "I oughtn't to have spoken to you about it, but somehow I wanted to tell somebody I could trust, somebody who didn't think that money was everything. Of course it's not the sort of thing a chap could mention to an ordinary friend, and all my friends are ordinary except you and Dick Balmain. And I couldn't speak of this to Dick because—well, we know that Dick wants Ruth only for herself; still, it might hurt him to discuss the subject of marrying for money with him, don't you think?"

"You're a gentleman, Fred," said Mark softly. "But you ought not to infer that your sister is taking Mr. Bowman for his wealth."

"What can I infer?" The question came hotly. "You've met the man."

"But I don't know him as, doubtless, your sister knows him. You must not judge the matter so hastily. You haven't even seen your sister since the engagement."

Fred threw his cigarette into a large porcelain crucible that did duty for an ash-tray. His expression was sadly stubborn.

"I thought you cared a little for our Sophy," he said. Renfrew sprang from the high stool, his face flaming.

"What do you mean?"

"I beg your pardon. I didn't mean to offend you. I—I haven't been spying, or anything of that kind. But

when you were with us in July, I thought—I thought——" The boy stopped, stared helplessly at his friend for a moment, and turning, hid his face in his arm on the chair-back.

"You thought I cared—a little for your sister, Fred," said Renfrew, his anger gone. He leaned against a bench, watching the smoke rising from the pipe in his hand.

Fred did not answer, feeling he had said a thing unpardonable.

"I'm not offended," said the other presently. "And I couldn't think of you as a spy. As a matter of fact"—he paused—"I cared so much for your sister Sophy that—I asked her if she would marry me. Wait a minute! It was cheek on my part, for I'm a poor man in every way, but she took it very kindly. Only—she would not marry me."

"Why not?" The words were indistinct.

"I said she would not. Did anything else matter? . . . Now you must forget what I've told you. I have told you because I didn't want you to misunderstand me—to think that I did not sympathize with you in your anxiety for her happiness. I have known you both since you were little, and——"

Fred swung round. "I never thought Sophy could be such a flirt," he cried.

"She expected an old friend like myself to know better. Besides, I can hardly say she ever did me the honour of flirting with me. Please let us drop the subject, Fred. I hope this thing is not going to come between you and me. But we must not mention it again."

"Forgive me, Mark. I've behaved like an utter idiot. But it seemed the only chance."

"The only chance?"

The boy hung his head. He had come to the laboratory with the wild idea of insinuating to this big, strong man—this hero of his—the possibility of saving Sophy by a brave declaration and, if necessary, a runaway marriage. For he had convinced himself that there was more than mere friendship between his sister and Renfrew. And now his silly little castle was in ruins.

"I'll clear out, Mark," he said, getting up. "It's a rotten world, isn't it?"

"Give it time, old man," Mark replied. "You and I understand each other—which is something to go on with. And I say, Fred—be as good to Sophy as you've always been. You and I"—he smiled sadly—"may not approve of this marriage; but if Sophy herself approves, we must sink our disapproval and bring up our good wishes. Won't you stay and see Dick?"

"Not to-night. I'm not fit to see any one. May I come here again some night soon?"

"The sooner the better."

They shook hands at the outer door. Fred hesitated on the step.

"When do you start work again in the—er—slums?" he asked.

"Next month. I've been promoted to the south side—near Balmain's place. I believe it's rougher than the old spot. They are sending the heavy specimens like myself to the south this year."

"Must one be heavy?" The inquiry came with an awkward laugh.

Mark looked at him keenly.

"Want a job, Fred?"

"Yes."

"Well, it's waiting for you. We'll talk about it when you come again."

He watched till Fred had disappeared across the dim courtyard, then returned to the private laboratory. There was still work that might be done in the furnace-room—work the completion of which might make him a rich man; but he had no heart for it then. He threw himself into a chair and half closed his eyes.

"Great God!" he muttered. "Sophy and Bowman! . . . Well, she was honest enough with me when she told me she could not be happy without plenty of money. . . . Poor little Sophy!"

About nine o'clock Dick Balmain arrived. He looked fagged and harassed, but his eyes met his friend's with a frankness that Renfrew had missed for months.

"Have you just come from the office, Dick?"

"Yes. Been adding up figures to the usual effect. Can't hold on much longer."

"No improvement?"

"Improvement is impossible in the circumstances. You can't support a collapsing balloon without fresh gas. I came here to-night to tell you about it, Mark, if you don't mind listening. It won't take long, though I've taken long enough to make up my mind to tell you. I dare say I'm telling you now with a selfish motive. I shall soon be in want of a situation, and your help would be appreciated. Thanks; but I shan't smoke. Do you remember a night in spring when we walked together under the Tower?"

Renfrew nodded.

"I've often felt ashamed since then," continued Dick. "A thing you said about marrying for money has never left me. If it's not too late, I'd like to say that I'm convinced of the truth of what you said; I've been convinced

for some time. Fact is, Mark, I—I can't take her money."

His friend did not speak at once, but when he did there was comfort in his words.

"I never thought you could, Dick. You aren't built that way. . . . But you have something else to say."

"I—care for Ruth."

"I never thought you wouldn't, old man," said Renfrew quietly. "And now?"

"I think I must have cared all along."

"I shouldn't wonder. But now? Are you determined to let things go smash? I remember what I said that night out yonder; but isn't the situation somewhat altered since then?"

"I don't understand."

"You have Miss Lennox to think of as well as yourself. Do you mean to postpone your marriage?"

"I'm bound to do that."

"And when you have told Miss Lennox your reason for doing such a thing, what do you imagine Miss Lennox will say?"

"Mark, I know what she will say—she has suggested it before now. But I can't take it. I can only ask her to wait till I can offer her something of my own. Ruth isn't ambitious in that way, thank God."

"But you will suffer a good deal, one way and another, if the smash comes, and she will have to suffer for your sake. Don't you see? I like your pride, Dick, but couldn't you humble yourself for her sake?"

"Man, man, don't put it that way! I've been weak enough, the Lord knows, during the last few months, putting off the evil day with all sorts of excuses to myself. It makes me sick to remember—I can't forget it—that I once thought of her money instead of her. No,

Mark; I've made up my mind this time. It will hurt, but I suppose I deserve it."

"Does your mother deserve it?"

Dick was silent for a space.

"I saw my uncle, her brother, to-day," he said at last. "He's a very rich man, and all alone. He wasn't particularly gracious—told me he couldn't do anything for me personally—seemed to think I had messed up the business—but he won't see mother and the girls helpless."

"Sounds a bit like charity," said Mark gently.

"Would not Ruth's money be altogether like charity?"

It was Renfrew's turn to be silent.

"You haven't told your mother yet?" he asked at length.

"I am on my way to tell her now."

"Poor old Dick!"

"I'm going to Fairport to-morrow night. Ruth is at her aunt's to-night. You have heard of Sophy's engagement?"

"Yes." It was on Mark's tongue to say he had heard that Ruth had not remained at Mrs. Lyon's house, but he refrained. Neither did he speak of Fred's visit.

"Ghastly, isn't it?"

"A good enough word," said Mark calmly. "But how would it do to tell Miss Lennox before you tell your mother?"

Dick winced.

"Mark, you're not helping me. I came to you to-night to get some—stiffening, and you're advising me to do the easier thing. Are you slacker than you used to be?"

"Perhaps I am. Perhaps I'm a trifle more sympathetic. I don't see why you should make it too hard for yourself, Dick. If you think it's a sin to use your future wife's money to prevent a disaster that is none of

your making, you might remember that love covers a multitude of sins. You have a lifetime in which to repay Miss Lennox—I don't mean in hard cash. She will not suffer, I'm sure of that. Why should you waste years of your mutual happiness? I doubt if you have the right to put pride and independence first. And then—your mother. She isn't old, but you haven't a lifetime in which to make her forget the trouble you speak of as inevitable. Can't you look at it that way?"

"Ah, Mark, you don't understand everything."

"Well, maybe I don't. I've neither mother nor sweetheart——"

"I didn't mean——"

"I know you didn't. But if I had——"

"What would you do?"

Renfrew laughed shortly.

"I wonder what I would do," he murmured. "Oh, I dare say I'd do what you propose doing—and curse myself ever after," he cried suddenly. "Why should a man think it so honourable, why should he be so ready to take every mortal thing from a woman he loves, save her money?"

"And yet you advise——"

"Wisdom is a voice, not a man, Dick. Go home and get the best sleep you can, and to-morrow take your trouble to Fairport. The truth is that you're not fit to break such news to your mother to-night. Your nerves are all in a twitter. You've got to have them steady for such a task. Come along, and I'll walk home with you."

But the decision that has taken long to make is hard to unmake. Mark Renfrew left his friend half an hour later without having received any promise.

As Dick entered the house his youngest sister, Florence,

came into the hall. She met him smiling, slipped her hand through his arm, and led him into the drawing-room.

"I thought you would like some coffee, Dick, and I brought it in here. Ida and her beloved are occupying the smoking-room, and Alice and her ditto the dining-room." She laughed a little, and stopped to arrange a cushion on his chair. "And here is your cigarette-box."

"Where is mother?" he asked.

"She went to bed early. I—I think she was feeling tired."

"Is she asleep?"

"I hope so."

Something in her voice made him look up.

"Florence, what's wrong? You've been crying."

"Oh no—at least, just a very little, Dick."

"Why?"

"Well, you see, Dick"—she spoke with difficulty—"Uncle Bernard came this afternoon——"

"Ah! . . . So you know!" The uncle had promised Dick to make no move in the meantime, but he was one of those men who get rather hysterical over a prospect of having to lose money or give it away for nothing.

"Yes, we know." Florence dropped on her knees by the side of his chair and laid her arm round his neck. "Oh, you poor dear," she whispered, "what a hideous time you must have had, all alone."

And Dick, who had expected hard questions and, possibly, recriminations could only press the hand that stole into his.

Later they spoke together but briefly, while he swallowed his coffee. She just wanted to tell him how she and Ida and Alice were sorry they had been so extravagant, and how the two *fiancés* had behaved like bricks.

Alice would tell her himself afterwards that she didn't in the least mind having a wedding with no people; in fact, Ted had declared he greatly preferred it that way.

"How did mother take it?" asked Dick.

"Quite quietly. It was Uncle Bernard who made all the fuss. Mother hardly said anything."

Ere long he went upstairs to bed. He halted a while at his mother's door, but no sound reached him. Fearing she had been vexed beyond words, he crept sadly to his room.

On the dressing-table he discovered a note—

"DEAR, DEAR DICK,—I have still the fifty pounds in the bank that grandfather left me. It is for you when you want it.—FLORENCE."

And that brought the tears.

When the house was still his mother came to him. She carried a candle, which she laid carefully on the washstand. Then she seated herself on the bed—pretty and dainty in her lace dressing-gown, and frail-looking. She took his hand, and for a while stroked it without speaking. When at last she spoke her low voice was nearly steady.

"My poor boy, why didn't you tell me sooner? But I know why you didn't. You thought I could not endure it. But I *can* endure it." She smiled faintly. "After all those easy years, surely I can endure it. The girls and you will help me. . . . I went to bed because I wanted to think it all out. And when one has thought a thing out, one doesn't need to make a long story about it. . . . I have a little money of my own, Dick. It would give us, I think, about a hundred pounds a year. But perhaps

I may have to give it up. . . . My brother will help—I know you will pay him back some day, my son. He has a great affection for—his money, poor man. Then we shall take a small house—in any case this would be too large after the girls are married—and we'll all be very careful. I suppose the people in town will have to get this house and everything in it. But you will take advice on that. . . . That is all about myself, I think. I never was a matchmaker, but I'm glad now that I gave my girls opportunities of making friends. Alice and Ida will have good husbands. . . . And now, what about yourself, Dick? What about your Ruth? You haven't told her? . . . To-morrow? Poor boy! Do you know what Florence said to-night? She said, 'Don't be afraid of Ruth. She won't give up Dick. She'd wait a thousand years for him.' I don't think you will lose your Ruth. . . . Dick, I'm proud that you have resisted what must have been a great temptation. I'm fond of money and all the comforts it brings, but I'd be very poor indeed before I wanted to live on my son's wife. Do you know, dear, that that—Ruth's money, I mean—was the first thought that struck me when your uncle had told me to-day how things were. I said to myself, how easy it would have been for you to have sold yourself and all of us. Possibly you might have done the thing without my ever knowing. But I hardly think so. I should have heard of it somehow, sooner or later, and never lifted my head again." She gave a melancholy little laugh. "I wonder if I'll ever lift it as it is, my son. I'm not guiltless in the matter of extravagance and luxury. But your dear father never told me anything about business, and I took it for granted that all was well. . . . But I'm not beaten, and you are not beaten, my dear. I'm not too old to learn to economize, and you—well, you will want to

make a future for somebody's sake besides my own. I won't burden you more than I can help. . . . And now we must leave the rest for another time. You must have sleep. Have I been a very idle, careless mother to my boy? I'm afraid I allowed my heart to freeze after I lost your father, thinking no one else could have such trouble as mine. But—but the ice is all broken now. My son. . . . My good son."

Presently she left him, but with a comfort that would never be taken away.

CHAPTER XVI

ON the homeward journey Ruth had the company of two maiden ladies, residents in Fairport. They expressed their delight that she did not intend to desert Fairport altogether, and were kindly curious about her approaching marriage, hoping that she was not wearing herself out over the preparations, as did so many prospective brides, alas! only to arrive at the ceremony perfect wrecks of their former selves. They thought she looked pale, and begged her to be careful. They were so interested in this marriage, not only on account of their friendship with Ruth, but also because they had discovered, just the other day, that long ago they had known Mrs. Balmain very well indeed. Would Ruth please give Mrs. Balmain their kindest regards on the first convenient opportunity? After all, it was such a small world, was it not? Ruth contrived to answer her good-hearted neighbours calmly and pleasantly, and at last succeeded in diverting the conversation into other channels.

She reached home about six o'clock, her first thought being of thankfulness for the absence of Miss Cruickshanks. Agnes, who now called herself "housekeeper," having a little maid under her, beheld her mistress with surprise, which speedily gave way to concern. She had never, she declared, seen Miss Ruth looking so tired. Wouldn't Miss Ruth lie down, and what would she have for dinner? Ruth protested that she was only slightly tired. She had found it inconvenient to remain in town that night. She would like a cup of tea—and, oh, well,

anything that Agnes thought of, and she would take the meal upstairs in the library. A bulky letter on the table had caught her eye—a bundle of documents from Mr. Williams, requiring her signature. Yes, she had a good deal of business to attend to, and would spend the evening upstairs.

But at midnight the bulky packet lay on her writing-table unopened.

She sat at the open window, staring out across the water. The night was dark but clear, and the familiar lights seemed to burn their best; every five seconds the Cloch swung round its beam over water and shore and the garden beneath her. There was a faint tinkle of ripples on the beach.

Desolation Ruth had known before, but never desolation like this. When her father died there had been many things to be done. Now there was nothing to be done—nothing. She had the broken, impotent feeling that comes to loving hearts on the heels of sad tidings from a far country. And she had also a crushing sense of humiliation. For hours a fierce resentment had flared in her soul till quenched by the rising flood of sorrow. Pride is apt to fail us in private, and Ruth, with the secrecy of the night about her, gave in, at length, to love. The sore-wounded heart might never be well, but the love thereof would never fail. The strength of her love made her feel utterly helpless, even physically feeble. Had the man appeared before her then, she would have gone straightway to his arms.

The lamp grew dull . . . flickered . . . and went out.

The night wore on. Its darkness was nothing, but its calm was cruelty to the woman. In the silence, in her loneliness, she imagined she heard the panting of a motor-

launch; and imagination gave birth to remembrance. An evening in late June . . . the white boat slipping up the still loch . . . the green water against the rocks, the wild roses and silver birches above them . . . the brief touching at Ardentinny jetty . . . the journey resumed, and the strangeness of being alone with him . . . the creek, the resting-place, the cool breeze down [illegible]en Fennart . . . the fear of being alone with him . . . the sweetness of it, the rapture, the security, the glory. . . . "All the days of my life . . ."

"Oh, Dick," she whispered, "how could you say that?"

But the remembrances continued. She had not counted her joys as they came; but now she reckoned them—and paid for them—to the uttermost trifle. Mentally, the chief end of woman is to remember things that man forgets. Ruth Lennox remembered all her happiness, every detail of it, every scene of it—and in so doing tortured herself.

"Surely he must have cared a little," she thought at last. And this was the woman who had said, "I want all or nothing." She could never marry him now, and doubtless he would find a way out of his difficulties and, before it was too late, go back to Sophy; yet—"Surely he must have cared a little." When we have none but ourselves to comfort us, our demands are modest.

Within the hour she changed. "How could he pretend so?" she asked herself. Oh, it was mean, dishonourable, wicked! He had simply cheated her, deceived her, played with her, because he wanted money. She sank back in her chair, hand on heart.

She had put her arms round him, had kissed him, had held his head on her breast—oh, God, the shame of it all!

She had yielded to his embraces, suffered gladly his kisses, thrilled at his touch, believed his every soft word—poor dreamy fool that she was! Ah, but she hated him now!

She must try once more to write the letter she had thrice written and thrice destroyed hours ago—the letter telling him she had changed her mind and desired to see him never again. The little maid could take it to the early post, and he would get it at midday. Then all would be at an end.

There was a pale glimmer in the sky above the far hills when she rose stiffly and left the window. She shivered as she felt for matches on the mantelpiece. Presently one of the candles was lighted, and she carried it, flickering, to the writing-table. It gave a poor light, but it would suffice. Nay, it was too bright.

It shone on her hand, and the diamonds sparkled. The ring! She had been so proud of it, not because it was hers, but because it was his. By day she had looked at it and smiled: in the night she had put it to her lips. And now it was hers—to give back to him.

Yet—yet it still bound him to her. Let her keep it, and she kept him. The man she loved—oh, what use was it pretending she loved him no longer?—was hers if she wanted him—hers, bought with a price. She stood swaying, a figure of hesitation.

A grey light stole into the room; out in the garden a bird twittered. She slipped the ring from her finger and placed it in an envelope. She held the envelope a while ere she laid it in a drawer.

She glanced about her as if seeking for help, and her eyes chanced on the dim portrait of her dead brother. Then she broke down.

"O, father, why didn't I die instead of Charlie?"

Sinking into a chair, she laid her arms on the table and buried her face in them.

At midday she was giving her eyes to Mr. Williams' business papers and her mind to Dick. She was wondering sadly if her brief letter had reached him, if it hurt him much, when she heard his voice in the hall. What did his arrival mean? He could not have received her letter. She would have to tell him, tell him to his face. But could she? Could she give him up when she saw him? Supposing—supposing she asked him to return her letter unopened. What then? Couldn't they still be moderately happy together? Wasn't a little happiness better than none? Then she remembered her aunt's laugh, her cousin's sobs. She rose up trembling, hearing his step on the stair. It seemed to her that he came up slowly.

She backed gradually towards the window, her eyes fixed on the door. Her attitude was defensive, but it was herself she mistrusted. And when he entered, haggard and white, yet with a light of expectancy in his tired eyes, she well-nigh failed under a sudden rush of pity.

At the sight of her face he halted just inside the doorway.

"What is it, Ruth?" he asked. But in that moment he knew. His eyes fell.

"You didn't get my letter?" she said, nerving herself, "I wrote it last night."

"I suppose you sent it to the office. It will be there now. I left the office before ten." He forced himself to look up, and caught sight of her ringless hand.

"Why did you come here?" she said.

"Why did I come here? Because you are here, Ruth. I wanted to see you."

"You must not come any more."

He winced. "You must remember that I hadn't got your letter," he said in a strained voice. "I wanted to see you, and 'phoned this morning to your aunt's. She told me you had had to return to Fairport yesterday afternoon. She did not say why." He drew a long breath. "I wanted to see you about something," he went on. "But now I only wish to say that I love you better than anything in the world. You do not believe me?"

"How can I believe you? And now will you please go away?"

"But it's the truth, Ruth." He had closed the door quietly, but still retained hold of the handle. He made no attempt to approach her. "You think me the meanest kind of man in the world, I can see," he said in dull tones, "and I've thought so too. You see, I don't pretend to misunderstand you. But I'm telling you the truth when I say I love you. Will you tell me what you said in your letter?"

Ruth turned away her face. It was not possible that he could have forgotten Sophy so quickly—brilliant, youthful Sophy, who fascinated man after man. She thought of the young heart breaking while the girl flirted with Mr. Fairley; she thought of the girl's engagement to Mr. Bowman. And she—or at least her money—the thing she was envied for, dear God!—was responsible in a way for the tragedy. But the man who had just told her that, in truth, he loved her was more responsible still, and for more than one broken heart. Why could she not hate him utterly?

"Yes!" she said, facing him, "I'll tell you what I said in my letter. I said I could not marry you, and I wished never to see you again."

"That was all?"

"That was all." Already her voice was gentle, it hurt her to think of hurting this man.

"It was very merciful," he said; "like yourself, Ruth—very unselfish. You might so easily have given a reason. But the reason is obvious, isn't it? . . . You don't love me any longer, of course."

Ruth sank down on the window-seat, and gazed helplessly at her hands in her lap. There was a slight ring of glossiness on the third finger of her left hand.

"You are making it very hard," she murmured. "I have asked you to go away."

"I'll go away very soon, Ruth."

"You must not call me that," she said, desperate. "You have no right."

"Won't you leave me anything at all?"

"Oh, you must go at once."

He took a pace towards her, and halted, erect and holding out his hands.

"Ruth!" he said passionately, "what's the use of telling me I have no right to your name, when I shall say it to myself every hour of my life? It's my best possession, and even you can't take it from me. Do you think a man could love a woman like you—but there can't be any like you—and then forget her? You can send me away, but that is all you can do. I'll go away, but I'll take with me the memories of your beautiful name, and your glorious eyes, and your sweet mouth, and your kind hands, and your lovable, lovable self. . . . Why, Ruth, if I didn't love you as I do, I'd be crawling from your presence. Is the thief never to be allowed honesty? Oh yes; I thought of your money first; and I'll never forget the shame, never be free of it. But you—*you*—oh, Ruth, when I knew *you,* I wished you penniless. Can't you believe? Why can't you believe? . . . That woman,

your aunt, told you the truth—I might have known she had told you. Even over the telephone her voice was slimy—but she's the sort of woman who tells the truth with a purpose, not just because it's the honest thing. But it was the truth, right enough. Why she should have told it you, I don't know. I wasn't aware she disliked me so much. I always knew she wanted to be a great lady, but never suspected she was rotten-hearted as a woman. Yet I'll forgive her because, through her, I've felt your arms around me, Ruth, and held you in mine. And I'll suffer my own shame, because, for a little while, it gave me you."

His hands fell to his sides; his gaze rested on her longingly, appealingly. She sat silent, her fingers knit so that the knuckles showed white.

He stepped backwards and leaned against the door.

"That was not what I came to tell you," he said presently. "And what I came to tell you is of no consequence now. Besides, confession is a poor thing after one has been found out. You have found me out, Ruth, as I have feared, day and night, you would find me out. Only I wish to God you hadn't. Your love—oh, I know that I had it for a little while—I felt it—your love didn't die easily when you found me out, I am sure of that. If only to spare you the least pain, I wish you hadn't found me out. And for myself, I think I might have escaped without becoming abandoned to the love of money. I insulted you once to honour you for ever. And again I say I love you better than anything in the world . . . better than anything in the world." He said it quietly, almost coldly, for despair was upon him.

Ruth remained rigid. In all he had said he had never even hinted at the existence of Sophy. For a moment her

natural honesty urged her to accuse him; then honour forbade her to betray her cousin's secret. Moreover, she did not desire to see this man shamed and confounded.

"Ruth!"

The sound of her name reached her as a whisper for help out of darkness. Scarcely could she resist it.

"Oh," she cried weakly, "why don't you go? You are killing me!"

A bright hope flashed upon his face; he stepped forward eagerly.

"My dear, my dear, can you still care a little?"

But she conquered the weakness.

"Good-bye," she said, and turned her face to the window.

He stopped as if struck.

"Is that all you can say, Ruth?"

"It is all."

"This is—the end?"

"Yes," she answered firmly, though faintly.

Dick's lips were white, his eyes famine-stricken. He drew a little nearer to her.

"Before I go," he said desperately, "let me see your face, Ruth; let me look—once—in your eyes. It is hard to leave you."

He waited. She sat still, as though she had not heard him.

"The touch of your hand, Ruth—surely I may have that?"

Again he waited. But she gave neither word nor sign.

A miserable laugh broke from him.

"And so I'm poorer even than I thought," he said unsteadily.

Then he drew himself up.

"It's something to have known you, Ruth Lennox,

something to have possessed you for a time. I'll always be proud of that, dear. Good-bye."

He turned and went quickly from the room. And even as the door closed behind him her arms were outstretched after him.

"Oh, God! If he had waited only another moment!"

Ruth sank on her knees by the window-seat and buried her face in a cushion, afraid lest she should cry out. She heard his step on the gravel under the open window. How swiftly he was walking—going away from her—for ever! She listened, her hand on her heart. Now he was passing the plot of his favourite pansies, and her breath stopped as she fancied he hesitated. But no; he went on. Now he must be at the big yew-tree, where in the dear darkness, only two nights ago, he had suddenly clasped and kissed her. Ah! now he halted. Kind God, make him come back, *make* him come back to her arms—her poor tired darling, her beloved, her king! . . .

He was moving again, and she quivered with listening. Had he turned? Nay; the footfalls became fainter—fainter—fainter yet. They ceased to reach her straining ears. Nothing but the September silence; silence so empty that it might have been the silence of a world stricken dead. . . .

Dick was gone away.

Through the silence sprang a sound—the sweet, sharp singing of a robin; and through the silence stole another sound—the low, bitter crying of a woman.

CHAPTER XVII

NEITHER a stodgy personality nor a stolid mind saves a man from love; and Mr. Bowman, for all his physical grossness and mental limitations, was honestly devoted to Sophy Lyon. There was, perchance, something dog-like in his devotion, in that his faithfulness and affection, sincere as they were, did not interfere with his instincts for good dinners and good business. People said Sophy had bewitched him, and doubtless she had, though to none save herself was there the slightest difference in the man. After his engagement he dined out, in private and in public, pursued his own affairs, and incidentally smelt out other people's—all as he had done for five-and-twenty years. But it is easy to sneer at the successful man whose ideas seem to us to be confined to money; it is, unfortunately, just as easy to envy him. A superior lip is no guarantee of a superior spirit.

And a dog does not advertise his faithfulness. It is a matter entirely between him and his master or mistress. His instincts are subject to love and fear; he will go hungry, he will relinquish sport, if love and fear command him—love alone, maybe. Who knows what is in a dog's heart, with its honesty of devotion? We are sitting quiet in our parlour reading, perhaps; our dog sleeps by the hearth. Possibly he is ugly, disobedient, quarrelsome, and given to making trouble with the neighbours. Presently he awakes, comes to our chair, pushes his nose against our hand, wags his tail, looks at us. All his big love cannot make him tell us more. And we, with

our thoughts elsewhere, tell him to "lie down," or reward him with an absent-minded pat. Sometimes, haply, his eyes catch ours. What do they say? More than one thing, surely; not merely, "Be kind to me," but also, "What can I do for *you?*"

There were times when Albert Bowman's small eyes sought Sophy's with that request and that question. The girl, according to her humour, either ignored the gaze or answered it with a sweetly pretty, meaningless smile. She thought it made him look silly, and she felt annoyed and pitiful in turn. She wished he would talk of his latest dinner-party or the next commercial failure in Glasgow. She did not want him to be romantic, sentimental, lover-like. She disliked his clumsy fawnings and awkward attempts at pleasing her. She did not know what was in his heart; and had she cared or desired to know, he could not have told her. Fluent in the talk of the table, glib in the jargon of the city, his tongue was tied when his soul was fain to express some finer ideas inspired by her presence.

Still, Bowman was fairly content. His inordinate pride in his possession of her kept him so. He saw her twice a week, by appointment, and if he did not see her alone as much as he wanted, why, a little patience would bring that right. It was enough that she was his.

He desired an early marriage, and suggested December to Mrs. Lyon, who smiled and shook her head. December? Impossible! It was now the middle of September. She had not been prepared to lose her little girl so soon, and Sophy could not possibly be ready so soon.

"The house is there," he urged. "It won't take long to furnish and decorate it according to Sophy's wishes."

"My dear Albert," she returned, still smiling, "the

house is of great importance, but there are many other matters to be thought of."

"January, then?"

"The beginning of February, at the earliest. But of course you must ask Sophy to name the day."

On his next visit he asked Sophy, not without difficulty and ill-concealed emotion.

"I believe the tenth will suit mother," she replied, being in an irritable mood.

Her tone more than her words pained him. She saw that he was hurt, and noticed that the drop of his jaw made him look elderly.

"And it will suit me—Albert," she added hurriedly, and allowed him to take her hand and to kiss her cheek.

"It will be the day of my life," he stammered. "I will try to make you happy, Sophy."

"I'm sure you will," she answered lightly, withdrawing from him. After all, *he* wasn't to blame.

Mrs. Lyon remarked graciously that the tenth of February would suit her admirably, notwithstanding that it would mean terribly hard work for herself and Sophy. Still, it could be managed. She felt that she had arranged matters rather cleverly. Her future son-in-law's name would be among the New Year's Day honours. By delaying the wedding till February, her daughter would marry a "Sir" instead of a plain "Mr." In her mind's eye she already saw the silver-printed invitations.

Having named the day, Sophy's spirits recovered slightly. There was a great deal to look forward to—she would be one of the richest girls in Glasgow. She would make the best, or, at least, the most, of it all. Moreover, she found the society of her future husband less trying now that there were so many practical matters to discuss.

He was delighted at the interest shown by her in the refurnishing and redecorating of the great house and a little surprised, albeit amused, at the largeness of her ideas.

Mrs. Lyon was also surprised, but more seriously, on a similar account. She was prepared to be lavish in the matter of a trousseau, but Sophy's ambitions staggered her.

"My dear Sophy, it is much too expensive," she would protest on every shopping excursion.

"I don't care, mother; I want it."

"But your sisters never got anything like that. They would be very angry if——"

"I had nothing to do with what they got. This is none of their business. You don't need to blab——"

"Sophy!"

"Please tell them to send it home, mother. If you don't, I'll——"

Sophy never completed the threat, and it may have been less serious than Mrs. Lyon suspected; but the finery was duly sent home.

"You will pay me back some day, my dear," said Mrs. Lyon on one occasion, smiling gaily.

"I don't understand you, mother," coldly came the reply. As she spoke Sophy's resemblance to her mother was peculiarly evident.

In these days Mrs. Lyon began to reap something of all she had sown. She could rule her daughter in all things no longer, and her son had become so subdued that there was rarely any reason for exercising her authority upon him.

Fred went back to college in October. He studied at home in the afternoons, and immediately after dinner went out—"down to the slums," as Mrs. Lyon vaguely

expressed it. He did not see much of Sophy, for she, too, was much occupied.

On a certain day, however, she came into his room to borrow a pencil. He found one for her and started to sharpen it.

"Sophy," he said suddenly, "I've been wondering why Ruth and Dick broke it off."

"People change their minds," said Sophy. "But it's no business of ours, is it?"

"No," he said, with a sigh, "it isn't. But Ruth was here just before it happened."

"But she hasn't been here since; and, anyway, I don't imagine she would tell us anything about it. She's enjoying herself on the Continent at present with old Cruicks. But she never says anything special in her letters. I think the last was from Brussels. I'd never have begun writing to her if I hadn't thought she would have written more gossipy letters."

"I suppose you have plenty to tell her," said Fred, looking up with a faint smile, and handing her the pencil.

"Rather!"

His gaze became wistful.

"What's the matter, Fred? I wish you wouldn't look at me as if I were an object of pity."

"Do I?" He forced another smile. "Accept my apologies. I have an unfortunate face."

"You can certainly look frightfully miserable. Are you feeling seedy?" she asked sympathetically.

"Not a bit. But I say, Sophy, do you know that in a couple of months you'll be—away?"

"A couple of months!" She frowned, then laughed. "I shan't be far away, old boy. When we quarrel I'll just ring you up, and you'll rescue me in about ten min-

utes. I wonder if we'll really quarrel. I'm pretty difficult sometimes, am I not?"

"It'll be rotten without you, Sophy," said her brother, wincing. "But if you're going to be happy——"

"Going to be happy? Why, I'm going to be the happiest girl in Glasgow," she cried, "because I shall have everything I want. There! I must go!" She bent and kissed the top of his head, and ran laughing from the room.

"I dare say anything is possible," said Fred to himself, and sought to find comfort in the reflection. He was not very successful. It was a new Sophy he had to deal with now-a-days, and he could not understand her. She seemed to him to laugh always at the wrong time, and to be interested in nothing unless it cost money. And she was his comrade no longer. On many nights recently he had come home late and gone into his study to find his slippers toasting at the fire and a supper tray on the table. Sophy had not forgotten him, but in the old days she had always dropped in to bear him company for half-an-hour. Now she did not even look in to bid him good-night, though he knew from movements in the room above that she had not gone to bed.

In a few months it had become a sad world for the boy whose heart was so tender to the troubles of those he loved. Ruth, Dick, Mark, and, he still feared greatly, his sister were unhappy. Of his mother he endeavoured not to think wrong; he wanted to keep loyal to her, to go on loving and admiring her. He tried to understand her wisdom in regard to Sophy's future, though it seemed a most cruel wisdom, even if Sophy, as he now was driven to suspect, had a share of it. He tried also to rid his mind of the ugly idea that his mother had had something to do with the parting of Ruth and Dick. About his father

he was perplexed. Until the very opening day of the new session he had pleaded to be taken into business. And always had come the familiar reply—"You must please your mother, my son." Yet Fred felt that his father wanted him. Sometimes, when the house was still, he would go quietly downstairs to the smoking-room, there to be admonished for sitting up so late, and at the same time warmly welcomed.

But the old man never talked of himself or his affairs. And when they went upstairs together he would whisper, half humorously, half seriously, "Don't tell your mother I kept you up so late. She'd think I was wasting your time. All the same, we've had a nice chat, haven't we?" To which Fred would whisper back, "Rather!" and hasten to his room, not always without a lumpy sensation in his throat.

No; his world did not seem to be going very well then. His evenings among the poor, it may be, saved him from being possessed by a single melancholy; and now that he had conquered his revulsion to the sights and sounds and scents amidst which he worked, Mark Renfrew was finding him a valuable henchman.

Another of his brotherly ideals, however, was yet to be shattered. With the new year began the flood of wedding presents, and it gave him a sick feeling to hear his mother and Sophy discussing the gifts and the givers. That his sister should care whether a silvery thing was solid or plated saddened him; but that she should go into raptures over the former, and contemptuously criticize the latter, shocked him inexpressibly. Mrs. Lyon cordially agreed with her daughter that while certain gifts were much better than might have been expected, others were quite the reverse. Once, when a discussion struck the boy as absolutely brutal to the sender of an inexpensive offering,

which, it should be allowed, was a tasteless enough affair, his indignation boiled over.

"I say," he cried, "can't you take the thing and be thankful? You had no right to expect anything at all. The people who are decent enough to send presents know best what they can afford. It's none of your business. Besides, when you send out invitations to people you scarcely know, you are simply cadging for presents. You know you are! You wouldn't care tuppence if half your invited guests were to drop dead the moment after they had sent off their presents. It would have served you right if those people had had the courage to return your invitations without a word. You talk of So-and-so being mean. Good Lord! can't you see your own meanness? Wedding presents! Is it the proper thing to be greedy for them, and beastly superior after you get them? I say it's——"

His mother interrupted him in her quiet, smooth voice, while Sophy, with flushed cheeks, stood by the table, savagely twisting a piece of tissue paper.

"My dear Fred," said Mrs. Lyon, "I'm afraid those visits of yours to the slums are not improving your manners. It seems to me that you are becoming vulgar, if not coarse."

"Mother!" He turned a white, passionate face to her. "One doesn't need to go to the slums for vulgarity." He was sorry the moment he said it, though his mother did not appear to have heard.

He left the room, as too often before he had quitted his mother's presence, with his heart full of sorrow and shame not all for himself.

Mrs. Lyon picked up a case of fish-knives. "What very old-fashioned handles!" she remarked. "So like Miss Boston."

Sophy did not respond at once. She dropped the tissue paper and stooped to pick it up.

"I don't see anything wrong with the fish-knives," she said, adding hurriedly, "I had better write some letters now, I think."

"Do," returned Mrs. Lyon agreeably.

The girl was leaving the room when her mother recalled her.

"Isn't it strange that you haven't heard from Ruth, Sophy?"

"I had a letter last week."

"But since the invitations were sent out?"

"Oh! . . . Ruth may not have got hers yet. You know how she is always moving about, mother."

"True. Has she never said anything to you about a present?"

"No. Do you wish me to ask her?"

Mrs. Lyon's face sharpened, but she said quietly, "Of course I do not wish you to ask her. But it is only natural that I should think about the matter."

"Well, I wish you wouldn't speak about it," said Sophy, swinging the door in her hand. "I hope Ruth won't give me anything."

"Don't be absurd, my dear. I hope Ruth will give you a great deal—out of her abundance. Of course she will send you a cheque. A thousand pounds would not——"

"Mother! Don't!"

"My dear child, if you won't think for yourself I must do it for you. We know that Albert is wealthy, but a young wife is all the happier for a little money of her very own. I shall be extremely disappointed if your cousin does not send you a handsome cheque. Now go and get your letters written. We must make some calls this afternoon."

Mr. Bowman dined with them that evening. Before dinner he had a brief conversation with his host.

"You will be sorry to hear," he said in a low tone, "that your young friend Mr. Balmain's firm is down. It will probably be in the papers to-morrow."

Mr. Lyon was honestly grieved, and expressed his surprise at the news.

"Why, my dear sir," said Mr. Bowman pleasantly, "it ought to have come long ago. Case of old firm needing new capital. Common case now-a-days. Sad? Ah, yes, very unfortunate for your young friend and his mother. Great pity a certain match did not come off—eh?"

Mr. Lyon made no reply, and to his relief his future son-in-law changed the subject.

The following morning Sophy, who was having breakfast in bed, received a letter with the Vienna postmark. It was brief, as were all her cousin's letters.

"My Dear Sophy,

"I cannot be present at your wedding, but I will think of you on the day, and truly wish you every happiness then and ever after. If I could only give you what I wish you, you would be happy indeed; but the best gifts aren't ours to give, even to the people we care for most. Dear little Sophy, I seem to have power to give only one thing, and that I send you, hoping it may be of some use.

"With much love from Mary and myself,

"Always your affectionate cousin,

"Ruth.

"P.S.—If it be possible, I should like this to be a secret between us. Please give my love to Fred. Do you think he would mind if I wrote to him?"

By the same post Mrs. Lyon received a formal refusal of the invitation. She went at once to her daughter's room. As her fingers touched the handle the key was turned within.

"Sophy! It is I. I wish to speak to you."

"What is it?"

"Let me in. . . . Open the door at once, Sophy."

"No. Tell me what it's about."

Mrs. Lyon hesitated. There were no servants on the upper floors at the moment.

"Your cousin," she said cautiously, "is not coming to the wedding."

"I know."

"Then open the door. I wish to know——"

"Please wait. You—you'll know everything in a minute."

"What is the matter with you, Sophy?"

There was no answer, but presently a scrap of paper was pushed under the door, and a choked voice said, "That's all."

Mrs. Lyon picked up the paper and read in scrawled characters—

"Ruth has sent me ten thousand pounds. Tell nobody. If you do, I will tear up the cheque. Please let me alone."

Mrs. Lyon gasped. "Ten thousand pounds," she muttered. Then aloud, "Is this true, Sophy?"

A muffled sobbing was the only answer.

Sophy did not appear downstairs until noon; she was rather wan, but wholly calm. She showed the cheque to her mother, without, however, letting it leave her fingers.

"What are you going to do with the money, Sophy?" Mrs. Lyon inquired.

"I don't know yet."

"Hadn't you better let me take charge of it?"

"I think I can take charge of it myself, thank you, mother."

The woman looked keenly at the girl ere she said—

"Very well, my dear; but be careful. It is a small fortune, you know. And who is to be told about it first?"

"Nobody is to be told at all."

"But that is ridiculous. It must be mentioned when the list of presents appears in *The Social Outlook,* not to speak of——"

"No, mother. It is not to be mentioned. Ruth does not want it mentioned, and neither do I. And no one else has any business with it."

Rarely had Mrs. Lyon been so near to losing her temper.

"You must permit me to judge what is best, Sophy," she said coldly.

Sophy stared at the floor. "I'm going to do what Ruth wishes," she said slowly. "You know quite well how Ruth would detest seeing it in the papers; you know how she detested seeing the things you got printed before. I'm not going to take Ruth's money and then do the very thing she would hate."

"You do not understand everything."

"I understand enough, mother. I expect father and Fred must be told, but they can keep a secret. Ruth won't mind their knowing."

"You are perfectly absurd, Sophy. Why should not your friends know of your good fortune? Ruth has some very old-fashioned ideas—not her fault, of course—but she cannot expect everybody to agree with them."

The girl sighed wearily. "It's no use talking about it. The thing is not to be made public."

"But, as I said a moment ago, you must permit me to judge what is best for you."

There was silence till suddenly Sophy lifted her head. Mrs. Lyon saw the rebellion in the white face, and prepared herself.

"Remember, mother, I'm not married yet."

Mrs. Lyon laughed softly.

"Quite so, my dear. And when you are married you will judge for yourself. Meantime, you might consider the matter we have been speaking about, and try if you cannot view it in a more reasonable light. It is a secret till you give me permission to tell your friends. Can I say more?"

With a gesture that might have meant "Behold how generous I can be!" she moved gracefully from the room. But in the hall her smile vanished. She was a little afraid. What would her position be when Sophy was Lady Bowman?

CHAPTER XVIII

AFTER the long day in the train the dainty dinner, with its accompaniment of light wine, had been a comfort, the easy-chair was comfortable, the fire comforting; and Miss Cruickshanks, being comforted, allowed her eyelids to drop. Truly she was tired. Until four months ago she had imagined she knew all that was to be known of the fatigue of Continental travel; and now these four months seemed to have contained as many long railway journeys as the whole of her previous existence. There had been luxuries to compensate for weather discomforts, but one cannot stave off physical exhaustion for ever with luxuries alone. Since the end of September she had not slept three nights in one place. "Let us go somewhere else, Mary," had been Ruth's almost daily request; and the little spinster, understanding nothing except that Ruth's restlessness arose from trouble too deep and sore to be uttered, had cheerfully agreed and made the necessary arrangements without even asking, "Where?"

To-night they were back in Paris, which had been their first stopping-place after leaving London. Miss Cruickshanks had indulged a faint hope that Ruth might enjoy it better on a second visit; she had thought also of some friends, French people, who might make new interests for Ruth. And when she had said, "I have booked seats for Paris," Ruth had appeared pleased. But then she always appeared pleased at the prospect of a change—which change, alas! was no sooner realized than another was desired. Her restlessness, however, showed itself hon-

estly, not in fits of impatience, sullenness, or ill-temper. She did not disparage the sights and entertainments seen and attended at her companion's suggestion; indeed, she usually expressed her pleasure in a manner that Miss Cruickshanks could not believe was merely kindly or dutiful. As a matter of fact, Ruth Lennox was not incapable of appreciating ordinary enjoyments; wonder and admiration and laughter had not deserted her. The most passionate love has its lulls; but the sea is no less deep because it happens to be stilled and sunlit for a little while. Memory is as the wind, and memory would rush upon Ruth, without warning, like a heavy gust upon her own homeland loch. "Let us go somewhere else, Mary," she would say, smiling in her despair.

There was little travel-weariness in Ruth's face as she sat at the writing-table in the private parlour of the hotel, though there was longing in her eyes and sadness on her lips. Her complexion had lost its former warmth and her hands their tan, but health and strength were hers still. Perhaps she held her head a thought less proudly, possibly her carriage was a trifle less arrogant; yet here was no broken, disappointed woman, sick of life.

A few letters and newspapers that had followed her from other hotels lay on the table. She had already read the letters. One of them, four days old, was from her cousin. Sophy's large heavy writing covered twelve pages of excited, incoherent thanks and protestations of affection. Ruth read it again. Towards the end Sophy had written—

"Dear, *dear* Ruth, how can you be so good to me? I have cried and cried to think of your goodness. Do you remember how horrid I was the last time I saw you? I was such a little beast, and I was so sorry afterwards.

I didn't mean half what I said—really, Ruth, I didn't. I was in a wretched mood, and felt as if all the world was against me. I think I must have been sort of crazy. Dear, I never imagined I had such horridness in me. I wish I could believe you would forgive me some day. I don't deserve it—but, Ruth, I've had an awful lot to stand. Please try to forgive me. Ruth, darling, I didn't mean what I said that wretched afternoon. Try to think and believe I didn't mean it. . . . I'm rather glad you can't come to my wedding. I remember you telling me you had never seen a wedding, and I don't think mine would give you a very good impression to begin with. There is to be such a crowd, and some of the people are rather awful though they are very rich. . . . Fred thanks you for your love, and sends his. He says he would be proud if you wrote to him. Poor old Fred! He is so honest. I don't feel fit company for him now. Sometimes when I see him he makes me cry. . . . Dear, sweet Ruth, will you write to me once more before I'm married? I have got such a lot of presents. At first it was exciting to see them arriving. But now when I look at them altogether it makes me sort of sick. . . . Dearest Ruth, I do wish I had known you sooner. . . ."

"Poor little Sophy!" murmured Ruth. "She would be kind to everybody, if she could."

After a glance at Miss Cruickshanks Ruth went softly to the fire and dropped in the letter. She had an instinct for burning letters on personal matters, derived from her father. In some ways Professor Lennox had been wise as well as learned. He had left no personal letters. More than once he had said to his daughter: "If you want to betray your dearest friend, preserve his correspondence." So she burned it, watching the leaves flame

and shrivel into nothingness, and murmured again, "Poor little Sophy!" She was reminded of how she used to burn Dick's letters, though then she had laughed softly, thinking of him more than his words. Yet the idea had been with her even then: To-day's consecration is to-morrow's desecration.

The other letters required replies, and she laid them aside and took up a newspaper. Ruth was no longer the "constant reader" she had been, but she was interested just then in a certain by-election in which her friend Miss Fitzroy was taking a somewhat prominent part. In searching the papers for the election news her eyes were arrested by a name most familiar, though she saw it now in print for the first time. The sight of it startled her; a wave of colour swept her face, and vanished as she read.

A few lines announced the failure of Balmain & Co. She put her hand to her bosom. How Dick must be suffering! That was her first thought, and it stabbed like cold steel. And over all the thoughts that crowded her mind during the next hour it remained paramount. Of a sudden she rose and passed into the bedroom adjoining the parlour.

The clock on the mantel chiming ten awakened Miss Cruickshanks.

"Good gracious, Ruth! Have I been asleep?"

There was no answer, and, rubbing her eyes, she saw that Ruth was not in the room. She got up, smoothed her hair, and tapped lightly on the bedroom door.

"Come in, Mary," said Ruth, opening the door not immediately.

"You see I'm packing up again. Do you mind very much if we go home to-morrow morning?"

"Home?" cried the little spinster in a weak voice.

"Home to Fairport."

"Oh, joy! Do you mean it, Ruth?"

Ruth smiled. "You are glad? I believe it is the prospect of a rest that pleases you. You poor thing, you are worn-out through my selfishness. Well, you shall have a long rest at Fairport."

Miss Cruickshanks glanced at her friend. "Nothing troublesome, I hope, has made you decide on this?" she asked gently; then, struck by an idea, "You are going to Sophy's wedding."

Ruth shook her head. "There is something I wish to do in Glasgow as soon as possible. And—I think I'm getting homesick." She seated herself on the edge of the bed, fingering a piece of ribbon. "We must telegraph to Agnes in the morning. I'm wearying to see the Clyde again." She looked up at her companion, a piteous smile flickering on her lips. "Did you think it very cowardly of me to run away?"

"Dear heart!" whispered the little woman, "is there nothing I can do to help?"

Ruth turned quickly away. "Oh, Mary," she sighed, "what a poor, weak, silly woman I am! . . . Is there no cure?"

It was the younger woman's first outcry, but the older woman understood. She sat down beside Ruth, and put an arm round her waist.

"Time, my dear, is said to work wonders," she said softly, "but I know it is difficult to believe in Time's power before the wonder is worked. Time doesn't always fill the gap, but I know that he often covers it. Perhaps that is as much as we ought to hope for. Courage, dear friend!"

"Mary," said Ruth with hesitation, "did you ever care greatly for—any one?"

"Ah, yes. We all do that at one time or another."

"And——?"

"That was all, I'm afraid. Am I not Miss Cruickshanks?"

"Did he—oh, forgive me!"

"Oh, he just changed his mind."

"Ah!"

"And I—" Miss Cruickshanks gave a queer little laugh—"I wasn't quite so clever. Still, I think the gap is covered."

"Did it take long?"

"It seemed to get covered when I came to you, Ruth, and found that the world was not such a lonely place after all. But I hardly know whether to call the thirty years long or not. . . . Would you like me to go and make arrangements for to-morrow?"

"Not yet, please. I want to tell—to show—you something." Ruth took the newspaper that had been lying on her pillow and gave it to her companion, pointing out the paragraph concerning the failure.

Miss Cruickshanks read it and sighed.

"That," said Ruth heavily, "is my fault."

"Your fault?"

"I could have prevented it."

With all her kindliness and affection for Ruth, Miss Cruickshanks was not absolutely lacking in ordinary curiosity.

"I fear I am quite in the dark," she said with much gentleness.

Ruth hesitated. "I will tell you," she said at last. "I will tell you, because I want your help—your support, Mary, . . . I found I couldn't marry him, because he

didn't really care for me at all. She put her hands to her face. "That was why it—it all came to an end. He didn't really care for me."

The paper rustled from the other woman's hands.

"Didn't care for you at all?" she exclaimed. "Why, Ruth, the man worshipped you. Forgive me—but he did. Any one with half an eye could see it. As for——"

It was a sad laugh with which Ruth interrupted her friend. "I'm afraid half an eye isn't dependable. I had to have both eyes opened before I understood. Of course he was driven to doing what he did. I understand it so much better now. He had great and heavy responsibilities. Money seems to be a curse whether you have it or want it. He—he wasn't born to do mean things—oh, I'm always sure of that—but he was driven too hard."

Miss Cruickshanks was fairly shocked.

"Ruth, you are telling me that Mr. Balmain wanted to marry you for your money! Well, all I can say is, I don't believe it!"

"Still, it was so."

"Then why should you blame yourself for Mr. Balmain's present misfortune? He simply deserves it in the circumstances—poor fellow. Mind, my dear, I'm not convinced of the truth of what you have just said. Yet, if it's true, you are most illogical."

"And yet I could have saved him," murmured Ruth, as if to herself. "Can't you see how it is, Mary?" she went on. "It's not the people that care for us we would do anything in the world to help; it's the people we care for. And to help the people we care for sometimes means a sacrifice. It happens every day, I am sure, in different ways and with different kinds of sacrifices. People give up their money, their peace and comfort, their lives—not in exchange, but freely." She clasped her hands

in front of her and for a space was silent, her eyes thoughtful.

"I've been thinking about this, rather vaguely, for some time," she resumed. "To-night my ideas have become more definite. It—it seems to me that, after all, our business in this world is to give, not get, all we can. It's not an easy business, yet I've heard and read of men and women being successful in it. And our religion is nearly all about giving, isn't it? I used to say I wanted all or nothing. Well, I—I got nothing. And then I said I would give nothing. I kept my pride, but my pride has not made me proud of myself. All my life I had wanted to *do* something—to be of some use. And when the great chance came I did not take it. . . . But, oh, Mary, dear, if—if he had waited another minute that day in September, I'd have taken it."

"Ah, Ruth"—the other's voice was most tender—"it wouldn't have been right, you believing that he did not care. You know it wouldn't have been right, for you are seeking to justify the very thought of it. There is so much you can do with your life. To give all the days and all the spirit of it simply to relieve another person's temporary trouble could not be right. Think of the years that would follow such a deed—the years for the other person as well as yourself. My dear, who can say which of the two so tied together would suffer more?"

"But you don't understand, Mary."

"Ah, but I think I do. Even the mother who gives everything and asks for nothing aches to possess something. Don't you see what I mean, Ruth? I don't know whether you will ever forgive me—it's a hateful thing to say—but—well, in spite of all that has gone and all that may come, you—you, oh, Ruth, you with your generous

heart—you want to possess this man. There. I've said it!" And the speaker wept softly.

Ruth pressed her hand. "I'm not hurt or offended," she said presently. "I—I don't deny it. But I had thought the matter out a little differently. I didn't think of the years that would follow, or of—of being tied together. That would be too impossible. . . . But this is what might have been done when the chance came. There might have been a marriage and a little signing of papers—and perhaps a little waiting till certain business was completed—and then——"

"And then?"

"Oh, then I could have gone away."

"Gone away? Where?"

"It's a big world, Mary. . . . And then in seven years—I think it is seven years—he would be quite free," she continued quietly. "I do not think he would try to get free sooner. Seven years is a long time, but he is young. He would be hurt for a little while, and there would be a scandal, but nowadays one scandal soon gets lost in the crowd. And then—no, that is all. It is perfectly simple, isn't it?"

A sharp cry came from Miss Cruickshanks. Her face was white with alarm.

"Oh, Ruth, you don't know what you are saying." She rose and caught the other by the shoulders, peering into her face. The eyes were calm, but infinitely sad. "Ruth, it's too wicked. You couldn't mean such a thing."

"Wicked? You think it would be wicked?"

Miss Cruickshanks groaned helplessly.

"I'm afraid," said Ruth in low, dejected tones, "I'm afraid the time has at last come when you will refuse to help me. And I wanted you to help me in this."

"Help you—in this?" The older woman stepped back

and clung to the foot-rail of the bed. "In what way can I help you?"

"It was a great deal to ask of you," Ruth answered, her hands folded once more, her eyes thoughtful. "It was to tell Mr. Balmain—in your own words, of course, and in your own way—that I—had changed my mind. We shall be in Glasgow the day after to-morrow. But I see you could not do this for me."

"Oh, never—never—never!"

There was a long silence broken only by the little spinster's sobs. At last Ruth rose and kissed her and made her sit on the couch at the foot of the bed.

"Perhaps I oughtn't to have spoken of this matter," she said. "I'm sorry I've upset you like this. Rest for a little. I'm going down to the office to arrange about to-morrow morning."

"But, Ruth——"

"Yes."

"I couldn't do such a thing, though I love you dearly. But I feel that you did not mean it. You see already how dreadful the idea was—don't you?" And Miss Cruickshanks pleaded with her friend.

Ruth listened without impatience or show of feeling until the last of the arguments, strong or feeble, had been spoken.

"You would try to protect me from myself, and I'm so grateful for your love. But you haven't said anything to change me. Why should it be necessary for a man to love, or to pretend to love, a woman before that woman dare raise a finger to help him in distress? You don't answer that, except by calling the idea unnatural—when you really mean unconventional or improper. But whether you are right or wrong, Mary, I"—her voice shook—"I cannot go on as I am doing. I cannot—oh,

I'm not good and saintly and Christian-spirited—but in this case I cannot pass by on the other side. I can bear having nothing to look forward to in my life, but I must have something to look back upon. If I can look back and see Dick clear of ruin and free from care, I shall be a glad old woman. And all I can do now is to let him know—in some way, I don't yet see how—that I—I have changed my mind. That is all I can do. . . . And I am going to do it. And he can decide."

Miss Cruickshanks' hands were outstretched in quivering protest, but Ruth, with her head held high, opened the door and passed into the parlour.

CHAPTER XIX

LESS than thirty-six hours later they were in Glasgow, having travelled from London by a night train.

Sheer weariness had caused Miss Cruickshanks to sleep like a top, as she expressed it, but Ruth left her berth with heavy eyes. They breakfasted in the Station Hotel, their remarks being limited to such matters as their return to Scotland, the weather, the noise of Glasgow streets. Miss Cruickshanks, mercifully, was not one of those well-meaning persons who seem to imagine that every mental affliction is likely to be soothed by shaking the conversational rattle continuously at the afflicted mortal's ear. It was plain to her that the night had been fraught with distress to Ruth, and that the day had brought no relief; but she nourished a secret hope that, after all the wretched hours of struggling with an idea most wild and unnatural, Ruth might at last give in and resolve on taking the first train for the coast. There was one at ten o'clock, and when Ruth herself suddenly mentioned the fact, the little spinster felt that wisdom had won the day.

Ruth, however, went on to suggest that Miss Cruickshanks might proceed to Fairport alone by the ten o'clock train, unless there was anything she wished to do in Glasgow.

"I'll follow as soon as possible," she added, as they left the coffee-room.

Miss Cruickshanks said nothing until they were in the bedroom.

"Ruth, aren't you afraid?"

"Yes," answered Ruth simply. She flinched under the other's glance, though it was wholly kindly.

"And yet——?"

"Being afraid doesn't alter the position, Mary."

"You are still bent on doing what you told me in Paris," said Miss Cruickshanks, after a pause.

"Oh, yes, though I haven't quite decided yet how it is to be done. It's difficult. One doesn't want to hurt or offend. But it is going to be done—somehow."

"Must it be done to-day?"

"It should have been done long ago—four months ago. Think what he has been suffering all that time."

"Perhaps you exaggerate some things, my dear. Many men, and good men, too, pass through the same ordeal."

Ruth went over to the window which looked down on the station.

"It is twenty minutes to ten, Mary," she remarked, not coldly, but in the tone of one who will say no more on a subject.

"I'd rather wait, if you don't mind," said Miss Cruickshanks, with a quaver. And then, ere the other could reply, she cried: "Ruth, I'll do anything you ask me, if only you'll promise not to run away afterwards."

"Mary, you are good." Ruth turned away from the window. "But I could not promise that."

"Then I could never, never be a party to such a dreadful scheme. Why, looking at it from the very kindliest point of view, it's utterly dishonest. Oh, but you couldn't do it, my dear. You couldn't go through a marriage and then dishonour the man you had promised to honour. It might kill a sensitive man. I tell you, you couldn't do it."

Ruth sat down by the dressing-table and leant her head

on her hand. "Dishonest! Dishonour!" The words beat in her brain.

Miss Cruickshanks laid shaking fingers on her shoulder.

"We must not let love be too blind," she whispered, and waited for some response; but none came.

Ruth's spirit was crushed with the suddenly realized sense of her powerlessness. It was impossible to help Dick without also hurting him. Her plan had been formed by the heart, and at the grasp of the mind it fell to fragments. All the way from Paris she had been dreaming, not thinking of it. Two words from her friend had roused her—*dishonest, dishonour.*

At length Miss Cruickshanks forced herself to speak.

"I should like to ask you a question—a hard question. It's this. Do you believe that your help would be accepted?"

Ruth made an impatient movement. "There is no use talking more about it. Yet I believed that there was a good chance of its being accepted; not because of the money itself, but—oh, it's difficult to explain. The chance I thought of was that he might come back to me if he knew I wanted him greatly, not because he could care for me, but because he is naturally kind, and because for awhile he and I—no, no, it's no use going on. It's all over now——"

"All over?"

"Yes. I give in. I'm beaten. You've beaten me, Mary. I see what you mean. I can't help him without hurting him. And so it's all over, and there's nothing to be done at all. Oh, Mary, isn't it awful to be a woman?" Ruth got up abruptly and began to pace the floor. "If I were a man I could go up to his office this very minute and make everything right. But I'm a poor silly woman

and can only humiliate myself, making crazy plans that can come to nothing, unable to do anything whatever. It isn't the caring for the man who doesn't care for me that humbles me, nor is it his not caring for me. It's the utter helplessness of having all he needs and not being able to give it. . . . Mary, do you think that money of father's can have a curse on it? Because——"

"Don't, dear Ruth, think of such——"

"Because, first of all, it gave him no happiness, and was hidden away all the time that I might have enjoyed some of it; and then it made Aunt Bertha hate me—oh, I know now that that is true; and then it tempted Dick when he had been driven too hard, and cheated me; and now——"

"Could you not help Dick as a friend?" Miss Cruickshanks put in rather weakly.

"As a friend!" Ruth paused in her walk. "Do you think he would take it in that way? Oh, you are wrong, you are wrong to think that of Dick! It is true that he wanted my money once, but he was going to give me all he was and had in exchange. And you—you taught me months ago that a woman must not offer money to a man!" She resumed her restless pacing.

"Forgive me. I'm just groping in search of comfort for you. . . . But you must not feel that your money is cursed or anything like that. You have done much good with it, you will yet do more. And in years to come——"

"Good! Churches, hospitals, the poor! . . . Oh, Mary, do you imagine I care now whether churches fall in ruins or the poor starve? Let them have the money; but I can't think of them, I can't pray for them. . . . Please leave me alone for a little while."

Her friend hesitated.

"Please!"

A moment later Ruth was alone. Returning to the window she leant against the shutter, her eyes on the distant signals and the grey sky beyond them. Gradually her passion failed. She began to tell herself that she was a fool; that she had been mad that night in Paris; that she had humbled herself before Miss Cruickshanks; that she was a mere weakling to go on breaking her heart for this man who had not only wanted her money but had deserted another woman for the sake of it; that she would cast his memory out of her life and find some real work to do in the world; and that God would help her to win against her weakness. Yet when at last, having accused and contemned and sought to reassure herself, she fell on her knees by the bedside, the single cry of her soul was not to Heaven.

"Dick, Dick! If you had only cared a little!"

But presently, unasked, came strength and calmness. She bathed her face, arranged her hair, telling the mirror that she was becoming an old fright, and went in search of Miss Cruickshanks, whom she discovered alone in the public drawing-room, a creature of anxiety and wretchedness.

"There's a train at 12.5, Mary," she said. "We'll be home by two. You must have something to eat before we start. You took no breakfast. Come, and we'll see about it."

"Oh, I couldn't, my dear," protested the little spinster, doing her best not to sniff. "Besides, I ate far more than you did."

"A cup of tea then? Yes, you can't refuse that. We'll have it quietly upstairs."

"Tea would be lovely!" Miss Cruickshanks' smile was a ghastly failure. She wanted to weep tears of relief,

but was afraid of upsetting Ruth again; and she wanted also to talk very cheerfully, only she couldn't help gulping. So all she could do was to put her hand through Ruth's arm and allow herself to be led upstairs, making strange faces by the way.

"I think I ought to let Sophy know we are home," Ruth observed, when the tea had been poured out. "If you don't mind, Mary, I'll send her a line now."

"D-d-do," assented poor Mary, still on the verge of breaking down, which had been evident enough to her friend.

So Ruth wrote a note to Sophy, while the other drank tea, not unmixed with tears, until revived sufficiently to utter a fairly steady sentence regarding the weather, and, encouraged by that success, to put a question as to whether the 12.5 train was a slow or a fast one.

They reached Fairport in a drizzling mist, but even that seemed good to Ruth, and her feeling of awkwardness wore off under the kindly greetings of the pier-master and a few of the villagers. Truly the folk had discussed the broken engagement till nought was left to say that had not been said a hundred times; but they had missed Ruth, and there was no doubt about their welcome. She entered her home with a warm heart.

Later, Miss Cruickshanks, sinking into her favourite chair by the window in the library and gazing upon the grey loch and veiled hills, exclaimed: "A fig for the Sunny South, Ruth! Give me this!"

"Yes; it's good to be home, isn't it?" Ruth responded bravely. "But I think we might find it more comfortable downstairs," she continued hurriedly. "Will you come, Mary?" And she held open the door through which joy had passed from her life that day in September. When Miss Cruickshanks had stepped out, Ruth

hesitated, her eyes on the carpet, and murmured: "Don't wait, Mary, I'll follow you presently."

Ruth closed the door softly and looked about her. Nothing in the room had been changed, nothing had been added or taken away. It was her room still. Yet more than hers it was Dick's.

She went over to the writing-table and opened the private drawers. Had she really burned all his letters? Might not one have escaped? a brief note?—an envelope even? She searched carefully, anxiously, eagerly. . . . No; there was nothing left—nothing at all. She had nothing of Dick's and he had everything that mattered of hers. She wiped her eyes, calling herself silly.

On entering the parlour downstairs Ruth could not but observe that Miss Cruickshanks made a frantic attempt to stuff a newspaper behind the cushion of the chair on which she was seated, and that, with a flushed countenance, she began to talk nervously and rapidly concerning the housekeeper's cleverness in having everything about the house so delightfully cosy. During the evening Ruth possessed herself of the paper, but did not open it until her companion had retired. Then she read an account of the meeting of the creditors of Balmain & Co., from which she learned that Mrs. Balmain, as a partner of the firm, would lose all that she had.

It sometimes happens that we reject an idea a thousand times as utterly impracticable only to accept it in the end as a last resource. Ruth determined to write to Dick.

She wrote many letters and destroyed them, but finally sent him this—

"My Dear Dick:

"I have heard of your trouble, and because I believe there is friendship between us, I am writing to you about

it, and I want you to think of me now as a friend—not a woman. Your misfortune, I know, is not your fault, nor the fault of your mother, who must feel it even more cruelly than you do. You must think of her first, must you not, Dick? I do not know much about business, but I feel sure that though the blow has fallen, it is not too late for you to recover from it. Now I ask you to look at my suggestion from a friendly, business point of view. And my suggestion is that you take something which is of no particular use to me. Take whatever you need, Dick, and give it back when you can. I do not believe it will be long till that comes to pass. You have had no chance so far; I understand that very well. And now, Dick, I have only to say that I am asking Mr. Williams, my lawyer, to go to see you at once. You will tell him whatever you require—be sure to take enough—and he will have my instructions to do whatever you desire. He will not ask questions nor bother you in any way; he will just take your instructions. So I hope you will do this wise and kind thing for your mother's sake—I know you would not do it for your own—and also for the sake of

"Your friend,

"RUTH LENNOX."

In the morning, having left a note for Miss Cruickshanks, who was still asleep, Ruth went to town by the early steamer. She wanted to make sure that there should be no legal delays and difficulties for Dick. She had had to bully Mr. Williams ere this.

CHAPTER XX

ABOUT eleven o'clock on the same morning Mark Renfrew was sitting in Dick's office.

"It's so long since I saw you," he was saying, "that I thought I'd look you up here on the chance of finding you. We're on holiday to-day. Besides, there was a matter turned up yesterday which I thought I might mention to you. But how are you, old man?"

"Oh, I'm all right, thank you. The legal festivities have been a bit tiring, but there has been a lull since the meeting of the day before yesterday, which, by the way, might be regarded as a sort of centenary celebration. Do you know, Mark, that the business is—or was—exactly a hundred years old. I discovered that from some ancient books that came to light the other day. It would be pathetic but for the fact that it ought to have died at ninety—so one of the accountants remarked, and I dare say he was right. . . . But I haven't said it was kind of you to call, Mark," Dick continued, less bitterly. "It *is* kind. And it was still kinder of you to call on my mother and Florence the other evening, when I was here late. They appreciated it, I can tell you. Naturally they don't want a lot of people coming to the house, but of the few they'd be glad to see you have been the only one to call. I've meant to look you up at the lab. for months, but somehow—well, I haven't. How do things go on in the old place?"

"Pretty well. We're going to have a new lab. built, so science is beginning to look up at last. Science in Glasgow has been fed on scraps for a long time now, but

people are at last beginning to see that she deserves generous feeding. But I was going to ask you how long you expect to remain here, Dick?"

"Goodness knows! There's little to be done, but I must be at hand to answer questions. The grand inquisitor is always dropping in. You might think from his questions that he was an ignorant fool, but he's quite the reverse. He's a terror with figures. Still, I'd like to see him in a manufacturing business with barely sufficient capital. But, poor soul, his eldest son died yesterday—saw it in the papers this morning. It's a nice world."

"I'm sorry you're having such a ghastly time of it," said Renfrew. "You don't deserve——"

"But I'm afraid I do. It's quite natural that every one concerned should be down on me for carrying on so long——"

"Do men, as a rule, let go before they can help it?" put in Mark.

"Probably not. But the biggest part of my crime lay in keeping those at home in ignorance, so that they went on spending other people's money."

"You couldn't help hoping."

"Hope was certainly included in the three years' nightmare. It isn't much excuse now that I was afraid it would be too much for my mother. Even after I told her, I kept on for a little longer, as you know. Why? Oh, I don't know, I can't tell you. Perhaps I was allowed to keep on. The fact that I was no longer engaged to an heiress took a while to leak out in interested quarters, I suppose. At any rate, nearly everybody fell on me at once. No wonder they were and are annoyed. At the meeting I couldn't quite make out whether they considered me a swindler or merely an idiot."

"Look here, Dick, you must not feel that way about it," said Mark. "You've youth and brains on your side. I'll give you just a few years to prove to these people that you were neither the one nor the other. You'll pay 'em back." Dick shook his head hopelessly. "But you will," continued Mark. "You're passing through a most soul-sickening experience at present, and for your mother it must be——"

"It's killing her."

"Oh, no!"

"I can see it, Mark. She's very brave and tries to keep bright—but, man, she's weakening—simply weakening—every day. She's not made to endure this sort of thing. I can see it, and so can Florence, poor girl."

"But she will not be allowed to suffer—privation." Mark hesitated for a word.

"That would not be the worst of it for her," replied Dick, dabbing at the blotter before him. "My uncle will do something in the meantime—he's rolling in money—and I can't tell you what good chaps Ida and Alice have got for husbands. But it's not just that that mother feels—it's the whole wretched affair. It's too cruel, Mark."

"You mustn't give up hope even now," said his friend. "I think that would be crueller for your mother than anything."

"Oh, I'm not quite so bad as this at home. This is the first time I've spoken of it to any one."

"Thanks, old man. . . . I was going to ask you if you had any prospects after you have finished up things here."

Dick smiled bitterly. "My uncle thinks I might be worth two pounds a week to him in his office. Considering my business career so far, it is no doubt a charitable

offer. Of course he is going to help my mother, as I told you."

"He didn't suggest giving you a decent screw and allowing *you* to help your mother?"

"That would have been generosity—not charity. My uncle believes in the latter only. Mark!" Dick broke out suddenly, "I wish to God there was another way. My uncle was abominable to my mother, his sister. She feels it dreadfully. I'd do anything to make it unnecessary for her to touch his money. But what can I do? I'm discredited."

"I'm sorry your mother should suffer in that way," Mark said sympathetically. "I suppose it's true that the question of money often brings out the worst kind of family feeling. However, we can't help that. Some day you will pay back your uncle also, though I must say I'd be inclined to add interest in kicks. Men like that, who give you bread after putting a stone inside it, may get into Heaven safe enough, but, surely they deserve to get crowns that don't fit. Well, Dick, let me say what I came to say. Yesterday I got word that I was chosen for the new lectureship that is to start next October——"

Dick stretched out his hand.

"Yes; it's fairly good luck," said Mark, reddening as he took it. "By the way," he went on, "it's only during the past year that you have neglected your chemistry entirely, isn't it? You had a lab. of your own here."

"I couldn't keep it up. Haven't opened the door of it for a twelvemonth, I'm sure. Why?"

"Then you can't be very rusty. How do you feel about taking my present crib when I leave it? It isn't fat, as you know, but not quite so lean as your respected uncle's office. Now don't try to tell me you're not fit! I know

better, and so does the chief, who loved you like a son in the old days. You're worth two of me at teaching practical."

Dick sat up. "You don't mean to say that the chief would have me now, Mark?"

"Never knew him to be untruthful. He said so this morning. Like yourself he cursed the day you went to business. As for myself, I want you badly back at the old place. My research has never gone on well since I lost your company at it. I'm always getting near the end, and sticking. I haven't your ideas. For instance, there's an extraction process for tin and zinc that should make my fortune—and, incidentally, bust the inventors of other processes—but self-preservation, you know! But I can't get mine perfect. Who knows but that you can supply the link I can't find? We'll have the quiet summer together, and if there's any rust about you, old man, it will be rubbed clean off by autumn. And I believe I'm proposing a step in the right direction—a step back to the work you care for, the work you are made for, the work that will *make* you before you are as old as I am. Come and see the chief as soon as you are free. Come and smell the old place and desire to dwell therein for evermore." And Renfrew, seeing his friend's averted face, went on talking.

"Hang it!" said Dick at last; "you upset a fellow, Mark. I can't thank you."

"I've done nothing at all." Mark looked uncomfortable. "The chief jumped at the idea. You can have a month to think about it. But you must come back."

"What about the fellow who will expect to step into your shoes?"

"Oh, well, we can't please everybody. He had a rise only this year, so he won't break his heart. You'll find

him a real good chap—and you'll soon let him have *your* shoes. You won't stick in the mud as I did."

Dick thought for a minute or two.

"I wish I could say 'yes' right off," he said. "But it's a long time till October. I must get something to do at once. I'm practically penniless. And if I take my uncle's offer and leave at the end of six months or so, he might make it nastier than ever for my mother."

"Dash your uncle!" Mark got up, smacking his big fists together to emphasize his remarks. "See here, Dick! You've got a future, and it's not going to be spoiled by pride, prejudice, nonsense, or insensibility to plain reason. What the devil's the good of us if we can't lend each other a hand now and then? Do you put the price of your future at a few miserable quids? Face it, man, and you'll see which is the best thing to do now! Why, there's only one thing you have any right to do! You must let me see you through the next six months, Dick."

"Mark, I can't."

"You must. I'm not going to be done out of your help. And, I say, won't it please your mother a little? You can pile it on about the chief and all the senate falling on their knees, begging you to take the job—to come back to the old place and become famous. Think over it for a day or two—but think in the right way. . . . Now I must get away from this benighted part of the city. I know it better after business hours. When you are rich you must subscribe to our funds. Fred Lyon has joined us, did I tell you? He's splendid, but I'm afraid it's too much for such a sensitive creature as he is. He shirks nothing, no, not the very beastliest things; but he goes home like a ghost; and I've seen his eyes—well, that's none of my business. See you soon, Dick."

"I'll come downstairs with you," said Dick, rising.

"You've done a lot for me this morning," he added in the dusk of the stairway. "I—I'll think over it. I suppose you are going to the wedding next week."

"Can't possibly." Mark spoke shortly, but laughed the next moment. "I had a good thing to tell you"—he looked at his watch—"but no, it must keep."

As he went out the postman entered. The postman had only one letter to deliver. Dick took it, and ran upstairs to the private room.

About the same hour another postman at the other end of the city delivered a letter addressed to Mark Renfrew, Esq. Mark found it awaiting him on his arrival at the laboratory. The letter was short, and evidently written in haste or excitement.

"DEAR MARK:

"Do you remember once saying you would always be ready to do anything for me? There is something you can do for me now. If you will come to-night at 12.30" (the "30" had been squeezed in as an afterthought) "to the little hut in the tennis ground behind the terrace, some one will be there to explain.

"Yours truly,

"SOPHY LYON."

("Truly" and "Lyon" had also the appearance of after-thoughts, their characters having a slope different from the rest of the writing.)

"P.S.—The gate will be unlocked. Please try to come, Mark. It is something very serious. But don't come if you don't want to."

CHAPTER XXI

RUTH was in her lawyer's office before the lawyer. She was aware that he seldom came to business until ten o'clock, but she was anxious to see him before he had time to make engagements for the day.

"This room is cold," she said to a junior clerk, a new hand, who would have ushered her into the clients' waiting-room. "May I not sit in Mr. Williams' room?"

"Surely, Miss Lennox," exclaimed the chief clerk, hurrying forward with a beaming smile. "Pray step in." As he opened the door for her the beaming smile became an awful scowl for the luckless junior, who retired in confusion to his desk, there to be informed by a brother junior that he had "jolly well put his foot in it this time" with the "old man's oofiest client."

"Thought she was too good-looking to be rich," retorted the novice sulkily.

"Judge not by mugs, dear boy. But I grant you she is good-looking, yea, and handsome; and she's jolly nice when you get to know her," declared the senior junior, who had once handed Ruth her umbrella. "Hark to old Soapy's cackle in there!" he continued. "He'll be rubbing his hands and grinning like a tooth-paste advertisement. He's a great lady's man, but I was once told his wife beats him. That's enough to make a man gay. By George, yes! Hear him stirring up the fire, as much as to say 'hang the expense!' He'll be wanting you to put more coals on, seeing Peter's out. Yes; there's the bell. It's your job, dear boy. Oh, lucky swine, how I wish 'twere mine! But, alas! I must consider my dignity.

Hence, varlet, and hie hither again with news of how my lady fareth with yonder caitiff poltroon, else will I deal thee a right good buffet on thy——"

"Oh, shut up, fathead!" muttered the other, obeying the summons.

With such pleasantries did these young gentlemen entertain themselves until the arrival of Mr. Williams, which brought about the chief clerk's return to the outer office.

Mr. Williams was always pleased to see the daughter of his old friend, though he was at times a trifle afraid of her, possibly because she was never the least afraid of him. On this occasion he greeted her with particular warmth.

"My dear young lady," he exclaimed genially, "you have come home at last. I am delighted to see you. In excellent health, I trust? But you are always well and, if I may say it, blooming." As Ruth was rather pale just then, it might be assumed that Mr. Williams indulged either in rose-coloured spectacles or in pleasantly intended compliments. As a matter of fact, the remark was due both to habit and to his having removed his outdoor glasses and not yet donned his office pair.

"Now," he said, seating himself, "if you will excuse me for one moment while I glance over these letters, I shall then——"

"If you will excuse me, Mr. Williams," said Ruth, quickly, "have you any important engagement for twelve o'clock to-day?"

Mr. Williams considered. "No," he answered.

"Thank you," she returned. "I want you to do something for me at that hour. I am glad I can depend on you then. Please forgive me, and read your letters."

She had been afraid lest the letters might interfere with her plan by providing him with an excuse when he came to understand the service required of him.

Naturally enough, having heard her request, he demurred. A large sum of money was involved and, to put it mildly, such a proceeding would be most unusual. Had Miss Lennox given the matter sufficient deliberation? There was such a thing as allowing one's generous instincts to overcome one's better judgment. He felt it to be his friendly, no less than his professional duty, to warn his old friend's daughter and his client against doing anything rash. She had already made considerable inroads on her capital, and now proposed to reduce it by many thousands of pounds. Had she realized that by so doing she would reduce her income by many hundreds? On his part he could not share in her belief that the money would come back to her, however honourable the person to whom she proposed to advance it. Lost money was not so easily regained in these days. He begged Miss Lennox to reconsider the matter.

To all of which Miss Lennox replied with grateful thanks for his care of her interests and a repetition of her original request.

"And if you please, Mr. Williams," she added, "you are to ask no question, except 'How much?'"

"Dear, dear!" he cried helplessly. "What a wilful young lady you are, to be sure! Is there nothing I can say?"

"I'm afraid I have spoiled your morning's work," she said kindly, "so I will go away now—and come back about half-past one—you won't mind being a little late for lunch, will you?—to hear your report. Would you, please, lunch with me to-day, Mr. Williams?"

"You are too kind, my dear Miss Lennox," he replied

delightedly, forgetting for the moment his unwelcome task. Once she had lunched at his invitation, and he had never completely got over the pride of it, not to mention the satisfaction of having caused quite a sensation among his old cronies of the profession who lunched at the same restaurant. There is an age when a little chaff on the possible state of one's affections is grateful and comforting.

Shortly afterwards Ruth found herself in Sauchiehall Street, wondering how she could pass the hours until half-past one. She was in no humour for shopping or for looking at shop windows, which, after all, is pretty much the same thing except from the shopkeeper's point of view. A sandwich-man's board decided her to visit the Art Galleries wherein the Institute exhibition had been recently opened. As she went westward a man looked at her, then bowed. After a moment she recognized him as Mr. Bowman, the man whom Sophy was going to marry in a week. Ruth shuddered slightly and quickened her steps.

Turning towards the entrance to the Galleries she heard her name spoken, and looking round saw her cousin, Fred Lyon. His outspoken pleasure at the meeting touched her.

"And it's just as good to see you, Fred," she returned. "Where are you going? Have you something to do in town? I should have thought you would be at classes at this hour?"

"This is a holiday for the Art fellows—Candlemas," he explained. "I thought of dropping in on the governor and having grub with him. But I've plenty of time. Were you going in to see the pictures?"

"Yes. Will you come, too?"

"Oh, I say, that *is* nice of you! It's such an age since I saw you, Ruth," he went on rapidly, as they entered.

"Sophy told me you were home, but I never expected the luck of seeing you almost the first day. You came home sooner than you intended, didn't you? No worries, I hope?" He regarded her anxiously. "You're looking tired, Ruth."

She smiled. "I'm not so tired as poor Mary. You see, Fred, we moved about a great deal. Home will put us all right in a day or two. And how about yourself? *You* look as if you were not getting enough sleep."

"I'm first-rate. . . . Ruth, do you want to start looking at the pictures at once, or shall we sit down for a little?"

"Let us sit down, Fred. I am so glad to see you once more."

"Oh, Ruth," he whispered, "there's no one like you."

Few people were in the galleries at that hour, and they were earnest students. The room in which the cousins sat was almost deserted.

"Tell me about yourself," said Ruth.

Fred had not much to say for himself. He was attending his classes and preparing for the M.A. examinations in April. That was all, except that he spent a good many of his evenings with Mark Renfrew, among poor people on the South Side. Which reminded him that he had met some one who knew Ruth—Miss Fitzroy.

Ruth was interested.

"Is she back from the election?" she asked.

"Yes—but she's limp, poor soul," said Fred. "She seems to have had a terribly busy time following the Liberal johnny about and interrupting him with a rattle. She is such a good sort—I wish she wouldn't make a goat of herself."

"But, Fred, she believes that what she is doing is for the benefit of women."

"She does far more for the benefit of women over yonder in a week than she could do at a thousand elections. However, she's such a jolly good woman that I'm never going to mention the rattle again. But she has asked me several times if I thought you'd ever come to see her. You promised her once, didn't you?"

"Yes," said Ruth, in a low voice. There were so many things she had meant to do a year ago. "But I think I must come to see her soon, and find out if there's anything she can give me to do."

"Not in politics, Ruth?"

"I'm afraid I'm not brave enough for politics. Something else, Fred."

"Oh, there's plenty to do," he said, watching her face, "but——"

"But what?"

"It's awful work sometimes. And you help so much from Fairport. I don't want to put you off the idea, Ruth—I've no right to do that—but I don't think you're intended for such work."

"What do you think I'm intended for?" she inquired with a smile.

He did not answer.

"A superfluous woman?"

"Ruth!"

She touched his hand lightly. "Tell me about Sophy and Uncle Alick."

"Father's just as usual—grinding away all day and sitting up late at night. He's pretty well. But he has dropped his concerts—wouldn't say why—just didn't go to any all winter."

"And Sophy?"

"Oh, I hardly know Sophy now. She seems quite well, though the mater makes her take breakfast in bed

these mornings. Sometimes she's very excited about the wedding; at other times she seems to have forgotten it altogether. I can't make her out. But, Ruth, how good you were to her—what a wonderful present! I showed her how to open a bank account with it—I'm afraid that's the only little thing I've been able to help her with for the last six months. Do you know, Ruth, I fancied for a while that you and Sophy weren't good friends, but——"

"Perhaps we once had a sort of disagreement," said Ruth, "but it was my fault. And I think Sophy has forgotten."

"Sophy worships you, anyway," the boy said warmly. "You are coming to the wedding?"

Ruth had been prepared for the question, though she would fain have escaped it.

"No." She spoke the word gently. "I cannot come."

Fred turned away his face. He did not understand all, but he understood more than enough.

"Dear Fred," she murmured, after a long silence, "I am so sorry to hurt you."

"*You* hurt me?" he answered almost roughly. "You never hurt any one in your life."

"Ah, that is not so. . . . But although I cannot come to the wedding, I want you to come to see me after it is over. Will you do that?"

He faced her with troubled, yet grateful eyes. "I'll be proud to come. I wonder why you don't hate us all," he said unevenly. "How I wish I could do something for you, Ruth. Is there nothing at all I could do for you? You did so much for us when you stayed with us a year ago—for the governor, for Sophy, for myself. The house seemed so different when you were there. Is there nothing I could do for you?"

"You do a great deal for me, Fred, in being such a good friend."

"But, Ruth—I can't help saying it—you're not so happy as you were—six months ago."

With an effort, she said, "And what makes you imagine that?"

"I see it in your eyes, hear it in your voice. And, oh, Ruth, if ever anybody deserved to be happy, it was you."

"It is only tiredness."

"Then it's the tiredness of trouble, not of travel," said the boy, with sorrowful conviction. "I wish I could take it instead of you."

"You will have plenty of troubles of your own, Fred," she told him, afraid of hurting him by changing the subject too abruptly.

"I'd have a big one less, if you were happy . . . and"—his voice dropped, he looked away—"I'd have two big troubles less, if you and some one else were happy."

It was impossible for Ruth to mistake his meaning. Her cheeks burned. She was silent.

"I've offended you," he said at last. "But I didn't mean to be impertinent. Anything but that."

"I'm not offended," she said quietly, recovering herself, "but you must not speak like that again."

He sighed. "I don't know why I did it," he said penitently, "except that it's hard to see two friends unhappy through a misunderstanding, and——"

"There has been no misunderstanding. . . . I think I should like to look at some of the pictures."

She got up and he followed her, remarking—

"Seems to me that Mark was right the other night when he said we were born to give trouble, to make trouble, and to have trouble."

There was no one in the room, and she turned swiftly and kissed him.

"Fred," she whispered, "don't you think we might help each other by *not* talking of our own troubles? Tell me something of the work you and Mr. Renfrew do in the evenings. I know a little about Miss Fitzroy's work, but only through her letters. When you come to see me at Fairport, too, you must let me do a little for your mission."

Fred scarcely heard her. Her voice was dear to the boy, but the touch of her lips was infinitely precious. He answered her questions vaguely, gazing at her profile while she looked at a picture; and when she reminded him, about half-past twelve, of his father he seemed to awaken from a dream.

"I must stay here a little longer," she said. "I have some business to think over before I go to lunch with Mr. Williams. I just wish I could have gone with you. Perhaps you will ask me another time?"

He left her regretfully, but not altogether miserably.

Ruth found another seat, and, leaning back, began listlessly to turn the pages of her catalogue, noticing here and there a title or quotation. The time passed very slowly. Again and again she examined her watch; again and again she went back to the catalogue. And suddenly her eyes were arrested by her own name—"Ruth." A sentence in small type was beneath it—

"Intreat me not to leave thee, or to return from following after thee: for whither thou goest I will go. . . . Where thou diest I will die. . . . The Lord do so to me, and more also, if aught but death part thee and me."

The book slipped to the floor. She rose and went quickly from the Galleries.

The words were still with her while she waited in her

lawyer's room. "Intreat me not . . . to return from following after thee." Surely her spirit had followed after Dick's. It did not occur to her to question the propriety, the modesty, of her faithfulness. She could not go with him, as he had made her promise that evening, so far away now; yet she had followed after him, not as a slave follows after a master, but as a mother may follow after a forgetful son. "Intreat me not . . . to return from following after thee." She was trembling with impatience for the lawyer's return.

He arrived twenty minutes before the appointed hour.

"Well?" said Ruth.

"Well," returned Mr. Williams pleasantly. "I have followed your instructions, and can only say that I made the acquaintance of a most honourable young man whose misfortune I sincerely deplore. You must not be disappointed at the result of my mission. It is all for the best—the very best, I think I may say."

"Would he not——"

"He would not. He was deeply touched by your wonderful generosity, as he expressed it, but he could not accept of it. I was not with him five minutes, but in that time he earned my respect."

Ruth got up and for a brief space gazed out of the window. She turned, saying—

"Shall we go to lunch now, Mr. Williams?"

It cannot be truthfully stated that the lawyer enjoyed the lunch as much as he had expected. For one thing, his hostess took him to a restaurant where nobody recognized him; in the second place she allowed him to make all the conversation until the coffee came, when she abruptly began to question him on assets, liabilities, and the manner of liquidating a business. It was a disappointed old gen-

tleman that found himself back in his office at twenty minutes past two. He had had an engagement for two-thirty, but on receiving the invitation to lunch had postponed it for an hour.

"I'm afraid I hurried you, Mr. Williams," said Ruth as he seated himself at his desk and mopped his brow. "Please forgive me, but I discovered I had still some more business to bother you with."

She got up from the chair he had placed for her, and from her purse took a small newspaper cutting. Laying it on his blotting pad, she said—

"Will you tell me from that how much would be required to pay everybody? I tried to work it out, but there are some points that puzzled me—'a going concern,' for instance."

Mr. Williams adjusted his glasses with extreme nicety, and inspected the cutting. His face fell. So she was still thinking of the honourable young man's affairs!

"I fear," he said slowly, "that we have not sufficient figures here to render an answer to your question possible with any degree of precision."

"Precision isn't necessary."

"A rough—I think I may say a very rough—estimate is all that is possible."

"Please make the estimate, Mr. Williams."

He took up a pencil and made a few jottings on a slip of paper.

"From what I have heard," he remarked, "there is little or no hope of disposing of the business itself as a going concern—that is to say, as it stands. And as the machinery and other items, the details of which I need not trouble you with, are nearly all very old, the prospects of the results of a break-up are not encouraging."

"Then please don't count anything for the machinery

and so on. Just put down how much is owing and how much there is for certain to pay it with. You need not be exact."

"As for good-will——"

"Never mind about discount," said Ruth.

"By good-will," said Mr. Williams, smiling in spite of himself, "I mean——"

"Mr. Williams, you will tell me all about that again."

"There is practically no good-will in this case. Good-will is a commercial term meaning——"

"Yes, yes. Thank you so much. But please just tell me how much it would take to pay everybody fully."

The old lawyer figured leisurely.

"Judging from the data given here, which may or may not be reliable," he said at last, "I conclude that the sum of—mind, my dear young lady, we cannot depend on——"

"The sum of?"

"Roughly, very roughly, the sum of thirty-two thousand, four hundred and twenty pounds." He uttered the amount with great impressiveness.

"That doesn't include the machinery and so on?"

"I have not reckoned doubtful assets, Miss Lennox. Of course there will be the expenses of realization. The figures I have given you are of the roughest."

"Then let us call it thirty-five thousand."

"As you please." Mr. Williams stroked his chin. "You are doubtless shocked at the magnitude of the sum. I am right in assuming—am I not?—that you did not realize its magnitude this morning. I do not wonder that the young man was overwhelmed by your offer. But such recklessness!—my dear young lady, you must be more cautious in future." He regarded her with a fatherly smile as he repeated, "You must really be more cautious in future."

"I'm sure I shall," said Ruth, smiling also. "And now will you kindly write a letter to the people who have charge, offering them thirty-five thousand pounds for the —going concern? You know what I mean—the part that won't be encouraging when it is broken up. Oh, dear! I'm getting muddled up, but you are so clever—you will know how to put it. And of course you won't mention me."

"Miss Lennox," exclaimed the old man, wiping his brow, "you are not serious! You cannot be serious!"

"Please call your clerk and dictate the letter. I should like to catch the 4.10 train, and everything must be settled before I leave. May I ring your bell?"

"Let me implore you to reconsider this. You cannot have thought——"

"Oh yes, I have thought of it for quite a long time, in one way or another. But you," she spoke pleasantly, "have only just now heard about it."

Mr. Williams groaned. His client had given him anxiety ere now, but never on such a scale.

"I cannot do it," he said desperately. "It is altogether unbusiness-like. It—it is sheer madness. I cannot, nay, I will not do it, even for you, my dear young lady. I refuse to be a party to the squandering of your fortune."

"I'll give you authority in writing." She seized a pen and scribbled a few lines, signed them, and handed the paper to him. "There!"

"I cannot accept it. It is too great a responsibility. I never heard of such a thing in all my professional career."

She laid her hand on his shoulder. "Dear Mr. Williams," she said soothingly, "I'm perfectly sane, but in a

dreadful hurry. Please have the letter written as quickly as possible. Do you remember telling me once that a lawyer was never surprised at anything?"

"Ah!" His features relaxed. "You take advantage of an old man. No lawyer ever had such an extraordinary, wilful, generous, foolish client. But no!"—he was stern again—"it cannot be done, Miss Lennox."

"Then, if you please, I should like a cheque for the amount," she said calmly.

He fell back in his chair. "A cheque!—for thirty-five thousand pounds!"

"Please."

"But I cannot do that in a moment. It would mean realizing a number of securities."

"The bank will lend us the money on the securities."

"It—it's too late for to-day."

"It's not quite a quarter to three. The bank has obliged us before."

He shook his head. "We must not be too hasty," he mumbled.

"I will take the securities, and arrange the affair, Mr. Williams."

His hands flapped feebly and dropped.

"I'm sorry, Mr. Williams, but I can't wait," said Ruth. She *was* sorry for her friend, but she had made up her mind.

He reached out and picked up the paper she had written on. He read what she had written.

"Must I give in, Miss Lennox?"

"You must, indeed."

With a beaten, reproachful expression he glanced at her. With a sigh he rang the bell on his desk.

"You understand what I wish done?" she said.

"Too well," he replied. "But"—he brightened a little

—"there are, as you may be unaware, certain formalities which——"

Ruth stamped her foot.

"I won't have them!" she cried. "There's not a minute to be wasted."

To himself he said, "She has a temper, after all." To her he said nothing, having nothing to say.

"I'm sorry," she murmured, sitting down, for she had suddenly grown tired.

A clerk entered, and took down the words, which the old man spoke as though he grudged every syllable.

"Please say you will pay the money to-morrow," put in Ruth.

A little later the typed letter was in her hands.

"It will pay everybody for certain?" she said, looking at the lawyer.

"It is on the safe side, so far as the creditors are concerned," he grimly replied.

"We must have an answer at once."

"My dear young lady! there are certain formal——"

"At once."

Some fifteen minutes later Mr. Williams was called to the telephone to answer an inquiry as to whether a letter, purporting to be signed by him and just delivered to the speaker, was "an infernally impudent hoax." In a voice of utter misery Mr. Williams assured the speaker that letter and signature were perfectly genuine. Whereupon the speaker in tones of ill-concealed satisfaction promised a formal acceptance within ten minutes.

"So you see, Mr. Williams," observed Ruth, "how smartly business can be done if you only make up your mind. Thank you for all your kindness and cleverness."

"And what about the business you have bought?" he

inquired, feeling for the first time a desire to retire from the profession.

"Oh, your cleverness will put that all right. I leave it to you," she returned, with a gracious smile and an airy wave of her hand. "And now we have just time for a cup of tea before my train goes. Will you take me to that nice place we were in once before—where all the famous lawyers go?"

"It will give me much pleasure," he replied the least thing stiffly, reaching for his hat.

"Oh, Mr. Williams! Am I not forgiven yet?"

"Yet?" Then he chuckled. "You do insist on things being done quickly. But it was very irregular"—he shook his head—"I think I may say most irregular. Nevertheless—ah, well, let us go."

He had opened the front-office door for Ruth when the head clerk signalled to him.

"Excuse me one moment, Miss Lennox," he said, and went back to the counter.

"Have you forgotten, sir, that you have an appointment with Mr. Grieve for 3.30? It is now 3.25."

Mr. Williams made a face. "See Mr. Grieve yourself, or ask him to wait, or—let him go to the deuce." And he all but skipped after his most troublesome client, while the chief clerk recoiled in horror against the corner of his desk.

When Ruth reached her home she found Miss Cruickshanks awaiting her at the door. As she went up the steps the little spinster's eyes opened their widest.

"Why, my dear," Mary cried, "what have you been doing to yourself? You look *different*."

"I've been getting my own way," Ruth answered, her eyes shining.

CHAPTER XXII

THE chartered accountant in charge of the affairs of Balmain & Co. may have had a hard head, but he had an ordinary heart. He lost no time in acquainting Dick, by telephone, with what he described as the best day's business in his experience.

"You will pay twenty shillings in the pound and have a trifle over. It's a miracle, of course," he said.

"Who is the purchaser?"

"Can't hear you, Mr. Balmain."

"Who is the purchaser?"

"The purchaser? Haven't an idea. The purchase is made by Williams, the solicitor in West King Street, on behalf of a client. I saw him a few minutes ago. That's all we know, except that the money will be paid to-morrow. Like a fairy tale—eh? . . . Are you there?"

"Yes."

"Well, Mr. Balmain, if you don't mind my suggesting it, the first thing to be done is to inform Mrs. Balmain. Will you go now? I shan't be bothering you further to-day. I'm going home myself immediately." He sighed. "I am cancelling—er—all arrangements with regard to the house and so on. You may assure her that she will not be troubled further. I'll see you to-morrow. Good-bye." As he rang off he reflected that only a fool of a friend—or, most probably, a combination of the twain—could have made such a purchase.

To most of us the sudden and unexpected removal of a great burden means, first of all, relief, and nothing but relief. The pain is gone, the danger is past, the ruin is

averted—for the moment that is all. Relief has its numbing intensity. Then swiftly or slowly, as the case may be, there awakens the sense of gratitude, or of obligation, or, it may be, of humiliation.

Had Ruth seen Dick as he left the telephone she would scarcely have cried, with shining eyes, "I've been getting my own way." She had thought of hurting him to relieve him, but she had succeeded in doing the opposite. She had wanted to raise him up, and she had crushed him.

He sat at his desk with his head on his hands, more broken in spirit than ever he had been, even on the day of his dismissal. Her letter had not wounded him; rather had its straightforward kindliness and friendliness comforted him. It was just like Ruth, he had reflected, to offer assistance; she would have done the same to any one she knew who had happened to be in difficulty. And he had refused her help, not with shame, but with a certain pride amounting almost to satisfaction, and a vague belief that his refusal would contradict the opinion which, with all her kindness of heart, she must have formed as to his sense of honour. Might there not have been, too, a glimmer of hope in his mind regarding the future—a dim dream of toil, victory, and reward, of fierce struggles ending with the touch of her hands and the smile of her eyes? If so, the glimmer was soon snuffed out, the dream dispersed.

Ruth had forced her help upon him, leaving him no chance of a refusal. She had done a deed of the greatest generosity, but to Dick it seemed also a punishment, nay, a revenge. Once—it was surely long ago—he had wanted her money. . . . Well, she had given him it.

At length he got up to go home, reproaching himself for having forgotten his mother. It was growing dusk, and the street lamps had been lighted. The air was cold

and clammy. Turning out of the street in which was situated the business no longer his, he narrowly escaped collision with one of two policemen who had a charge between them. The nearer officer, whom Dick knew, laughed and muttered an apology and, with a word to his mate to take it easy with the old man, moved forward. Dick passed on, but after a few paces turned and followed the trio, who were already being followed by a number of ragged children. The spectacle of a drunken man was no novelty to these youngsters, but it was always an entertainment in its way, though not so amusing as a fire or a fight. Besides, the man in this case was very drunken indeed. Lacking the support of the policemen, he would have collapsed; as it was, he had to be bundled along, his chin on his chest, his feet slithering behind him. His black clothes and black felt hat, of ministerial shape, were plastered with mud.

Dick overtook his acquaintance the constable, and walked by his side. He had recognized in the unfortunate bag of humanity the old, white-haired man who, nine months before, had stood between him and the public-house door, saying, "Don't, lad."

"Can't you let him off this time?" said Dick.

"Let him off? Why, sir, he'll be better in the lock-up. Ye don't know him, I see."

"No; I don't know him—but, if you'd give me a hand, I'd see him to his home. This must be his first offence."

"First offence!" The constable laughed and hitched up his half of the burden. "Why, Mr. Balmain—beg pardon for laughin'—but he's our most reg'lar customer. Hundreds o' convictions, sir!"

"Oh!" Dick murmured helplessly, and turned away.

During the homeward journey on the brilliantly lighted

upper deck of the car he dropped into meditations of a kind that had not been familiar to him in the past. Whatever Ruth had done by her independent action, she had, at least, liberated this young man's mind of a rebellious bitterness against the world. However deep the old white-headed drunkard had descended, he had planted a seed of gratitude in this young man's heart. In a way the man's gift had been greater than the woman's, and Dick did not value the former the less because he had seen its giver, stupefied, loathsome, altogether deplorable, being bundled to the police station. Not so long ago Dick would have brushed aside the memory of the old man and his " Don't, lad "; not so long ago the memory would have made him blush. But on this wretched afternoon, in the bright car, amid the fumes of pipes and cigarettes and the rustle of evening papers, the memory warmed not his face but his heart. Why had the abandoned old man saved him from danger nine months ago? Dick wondered. It seemed a very marvellous thing to him now—providential, mysterious. Most of us are apt to be too easily surprised by the good springing from evil soil. Humanity, however, is neither black nor white. It is grey.

Dick determined to speak to Mark and Fred about the old man, and the thought turned his meditations towards his friends. Here was another theme for gratitude—Mark's friendship. What a grand possession that was! How Mark had helped him! How he was going to help him! Until now he had not realized properly what Mark's friendship meant to him. And Fred's, too. How much he owed the man for his quiet comfort! the boy for his affectionate loyalty! And his sisters, and, above all, his mother. How they had all stood by him! He was like a man come out of a fever to the knowledge of how love has watched and surrounded him throughout its

horror and darkness. And the knowledge humbled while it soothed him.

His mother met him in the hall. It struck him that she had changed in appearance since the morning. Her eyes were surely brighter, she seemed to have more colour—and did she not stand a little more erect? He wondered how she would take the news.

"I have something to tell you, Dick," she said in a low voice ere he could speak. "Come in here."

He followed her, saying, "I have a bit of news, too, mother."

"I'll tell you mine first." She seated herself and folded her hands in her lap. They had been very white hands until recently. She regarded them while she spoke.

"I will just tell you everything, my son," she proceeded, "and you won't say anything till I have finished. Dr. Harrison came this afternoon. He has been from home for some weeks, as you know. He reached home last night and heard, for the first time, of our trouble. This afternoon—he came to ask me to—marry him. Please wait." She paused, and continued, with a brief apologetic smile: "It appears he has admired me for a considerable time. I did not know it; I thought of him only as our very good friend. But now—well, it seems to me that his action was noble and generous. What do you think, Dick?"

"Yes," her son assented. "But you, mother? What have you said to him?"

"Nothing as yet," she replied, still regarding her hands. "I don't need to tell you, dear, that I could not care for Dr. Harrison in the way that I cared for your father. I could only give him admiration and gratitude, and en-

deavour to be the companion he desires. We are both getting old; we might help each other."

"Then, mother, you are thinking of it seriously?" Dick liked the doctor, whom he had known nearly all his life, but his mother's announcement had staggered him.

"I am thinking of it seriously for my own sake, and for Flo's and yours," she replied. "You see, Dick, we have so little left. You may think it strange and unnatural, but I'd rather take any help than my own brother's——"

"I don't think it strange or unnatural, mother. My uncle has made it most horribly hard for you. But—one moment—the news I have for you is that you are not to be dispossessed of the house and furniture. I'll explain afterwards, but I wanted you to know before you said more about the other matter."

"But how can that be?"

"It is so. Now are you still considering the other matter seriously?"

Mrs. Balmain thought for a moment.

"The house cannot continue to be our home, even if it belongs to us. The money it would bring would certainly be a help. But, my son, think of your sister. Florence is ready to give up all the nice things she is used to—but why should she? And why should we be a drag on you? You must be free to begin again, Dick."

He held up his hand. "You're not to think of me in the matter, mother. There is only one question that needs to be answered, as far as I can see. Would you be quite happy—if you did what Dr. Harrison wants?"

"You wish me to answer that question, dear?"

"Please."

"Then—I think I could be happy, Dick."

The young man drew a long breath. "I believe I am

glad," he said at last. "It might be years before I could make you a decent home, and Dr. Harrison is the finest gentleman I know. What does Florence say?"

"She asked me the same question as you did?"

Mrs. Balmain held her arms out to her son. As he went to her it flashed upon him that the good doctor had saved his mother's life—without medicine.

Presently he told her of the event of the afternoon. Not many words were required, and as he spoke them he did not see the changing emotions on his mother's face. For a little while after he had finished, her expression was hard. Then it softened, and tears filled her eyes.

"Oh, my boy," she whispered, "what a grand woman!"

Which was not at all what her son had expected. He got up and moved about the room.

"Have you written to her?" asked Mrs. Balmain.

"No, mother. . . . Does this relieve you very much?"

She glanced at him curiously. "Yes, Dick, it relieves me very much. But it puts us under a heavy obligation. Still——" She did not quite know what to say.

"I was afraid it might hurt your pride," he said.

"Yes. . . . But might it not do more than that, my son?"

"I don't understand."

A little foolish, tender smile came to the mother's lips. She had hated Ruth since the latter's "treatment," as she had called it, of her boy. She had seen her boy's suffering and guessed it to be more than sordid worry. Now what was the meaning of the great gift, what could be the meaning, save that——? She could not put it into words, this little foolish, tender thought that was reflected in her smile, that had leapt into being after the first pang

of relief, that outburned her pride and outshone her gratitude and made her hatred as though it had never been.

She turned appealingly to Dick as though the smile might tell him the thought.

"Whatever is left after the creditors are paid," he said abruptly, "must be returned to Miss Lennox."

"Surely, Dick, surely." A pained look came into her eyes. "And whatever the house and other things bring must also——"

Dick halted close to her.

"Mother, listen. I must tell you why my engagement to Miss Lennox was broken off. At the time I told you nothing excepting that it was broken—and through my fault."

"Yes, dear, but——"

"You didn't believe it was my fault; that I could see. You have been blaming Miss Lennox for throwing me over because I was going to be poor. I ought to have told you the nature of my fault. I ought to have explained what a contemptible cad I had been, and how——"

"My son!"

"I must tell you now, though. . . . I paid Miss Lennox my delightful attentions simply because she was very rich. Afterwards she found that out, and very naturally dismissed me. . . . And now she has paid my debts. That's all, mother."

"But, my dear, you cared——"

He moved towards the door.

A cry made him turn. Once more her arms were towards him.

"Mother, I'm a cad, a contemptible cad!"

"My boy!"

She ran to him and embraced him.

"My boy, if only some one had told me how you were

having to struggle these three wretched years—if only I hadn't been dreaming—dreaming in comfort too—of my own trouble! What a poor mother I've been! I was nothing—nothing but a widow; not a mother at all. And I with such dear, good children. . . . Oh, Dick, my son, be happy again, or I will never forgive myself. . . . There now! Leave me for a little. Go and tell Florence what you have told me. . . . And—Dick—perhaps it will all come right some day. Somehow I think it will."

Dick made no response. He kissed her tenderly and led her back to her chair—kissed her once more and left her.

The evening passed slowly. These three people, who loved one another, were less natural than they had ever been before. There seemed but one thing to think of; and they could not talk of it. Their occasional remarks were awkward and constrained.

When his mother and sister had retired, Dick went out. The rain had gone, and stars and moon shone amid the melting clouds. A hint of Spring was even then in the air. The boom of midnight came from the University tower, but Dick hoped he might find Mark still in the laboratory. A chat with Mark would do him good.

He entered the grounds by the professors' gateway, and hurried round the great building by way of the carriage drive. But when he reached the laboratory the windows were dark, the private door was locked. He turned away, disappointed, and presently seated himself on a bench overlooking the Park. Behind and above him was the broad terrace whereon he and his friend, he sadly remembered, had walked at midnight nearly a year ago. He had been burdened then, and now the burden had been re-

moved more completely than he had dreamed possible. In the eyes of the world he was a free man, free to try again, to win success by the methods he preferred, free from anxiety and care for those he loved. All his desire of a year ago had been granted unto him. Truly, a most fortunate young man—in the eyes of the world.

CHAPTER XXIII

A POLICEMAN, twirling his whistle on his finger, came leisurely along the deserted road that ran past the tennis courts at the back of Harrington Terrace. He looked about him, as it was his business to do. At the wooden gate he stopped, and, leaning his forearms upon it, gazed meditatively at the courts below. For fifteen minutes he remained there. For about the same space of time Mark Renfrew watched him from the pillared gateway of a mansion fifty yards away.

When the policeman stood erect and stretched himself Mark looked at his watch. Twelve-forty.

The policeman moved a few paces down the road—halted—and came back. His hand went out to the handle on the gate. It was his business to try handles, though probably this particular entrance had not been used for months. His surprise would have been considerable had he found the gate unlocked, his curiosity greater. Mark took a step forward.

A birling note pierced the silence. Like a piece of mechanism the policeman's hand went to his mouth; with a short, sharp blast he answered his inspector's call. Even a policeman cannot think of everything, and, forgetting the gate, he marched down the road.

Had Mark been less perturbed, he might have reflected that help comes from the most unexpected quarters, also that the inspector, with a single breath of his superiority, had prevented a serious attempt at bribery. Mark saw the two meet at the end of the road, engage awhile in conversation, and at last disappear round the corner.

The gate made horrible noises as he opened and closed it. He went softly down the steps, and made his way to the tiny pavilion—"The Hut," as Sophy had called it in her note. He pushed open the door and entered. A slight figure in a long, pale grey cloak rose from the bench, and stood in the moonlight that streamed through the doorway. The two small windows were shuttered.

"Oh, Mark, I've been so frightened!"

"It is you, Sophy." He was not greatly surprised to find that she had come herself. "I couldn't get in any sooner. Have you the key of the gate?" he asked quickly.

"Yes. But why—— Yes, I've got it somewhere. Oh, where did I put it? Why do you want it, Mark?"

He spied it on the bench, and seizing it and muttering, "Don't be afraid—I'll be back instantly," went out of the pavilion. He crept up the stairs, locked the gate, the bolt shooting with a squeal, and crept down again. He was thankful to note that the front of the pavilion was not visible from the road.

Beside Sophy once more, he half-closed the door, and stood looking down on her. She had reseated herself, and now kept her face averted. It was white in the moonlight, and her eyes gleamed wetly; her hair, from which the scarf had fallen, was like pale gold. The sight of her thus weakened him.

"Sophy," he said at length, "this is an awful risk you are taking."

"Don't scold me, Mark. I know it's a risk, but it's not the worst risk." Her voice was tremulous. "Why were you so long in coming?"

He explained.

"Oh, dear!" She laughed feebly. "Would they have

taken me to prison? If they had, I'd have begged them to keep me there for at least a week. And then——"

"Sophy, will you tell me what I can do for you?"

She gave him the merest glance.

"Don't, Sophy. . . . Tell me what you wish done."

"I can't tell you. You—you must guess."

The key slipped from his fingers; he stooped to recover it, and slipped it into his pocket.

"Guess?" he repeated rather stupidly; and there was silence between them.

What did she require of him? Ever since he had first read her note he had been wondering. He knew of nothing he could do for her, unless—— He hated to think of it; yet it was possible.

"You know, Sophy, I am ready to do anything you ask me," he said with an effort. "Anything I have is yours."

The meaning of his words did not reach her at once; when it did she uttered a shocked little cry.

"Mark, you are insulting me. You don't care a bit for me. I don't believe you ever did." She covered her face with her hands.

"Don't care for you!"

She had roused him.

"What does it matter whether I care for you or not?" he said roughly. "You wrote to me, reminding me of a promise, and I came here to fulfil that promise, if I could. What can I do for you?"

"Oh, Mark, you are cruel!"

"I am sorry. But you are running a terrible risk in being here with me at this hour. How are you going to get into the house again?"

"The housemaid is going to let me in when I knock at her window. She is waiting up. I—I am going to give her five pounds."

The piteousness in her voice went to his heart. Was this what the Sophy he loved had come to? She must indeed be in extreme distress.

"Sophy," he said, "ask anything—command anything."

Her shoulders heaved; she gave way to a passion of tears.

He gazed at her bowed head, alarmed, miserable, helpless. Her weeping spent itself, and she began to wipe her eyes with a foolish little handkerchief.

"Oh, I'm so weak," she sighed. "I think it must be because I'm so tired—tired of pretending. . . . Mark, do you remember Elie?"

"Yes." He turned away. "You mean my promise?"

"No; everything."

"I don't understand, Sophy." He tried to speak calmly, coldly.

"It is very difficult to explain," she whispered.

"Perhaps I am dense."

"Yes, Mark, you *are* dense—but perhaps you prefer to be dense." Suddenly her tone altered. "Why aren't you coming to see me married next Wednesday?"

"I regret that it is impossible."

"Won't you change your mind, and come, and—laugh at me?"

"Good God! Don't talk like that, Sophy. . . . Please tell me what I can do for you."

Her eyes met his for an instant. "I'm afraid you can do nothing," she murmured. And again her eyes met his.

His heart seemed to race.

"Sophy!" he cried. "Sophy!" A step brought him close to her.

She stood up, swaying.

"Sophy—don't play with me—tell me the truth! Is it too late? Must it be on Wednesday? Is there any hope for me?"

For answer she fell into his arms.

The decision to do a momentous deed is followed sooner or later by the question, "How is it to be done?"

"I will see your father at his office first thing in the morning," said Mark, at the end of an hour of explanations and protestations, and sweet sayings and sweeter silences.

"Ah, no, Mark," returned Sophy from his shoulder.

The bench was wretchedly narrow, and her pretty neck was growing stiff from the position in which she was forced to sit, but in all her life she had never felt so safe.

"Why not, my dear? Your father has always been my good friend."

"But he couldn't do anything to help us. I know he couldn't."

"Then do you wish me to see Mrs. Lyon first?" he inquired after a pause.

"No, no! You must not tell mother." She shivered and clutched the hand that was round her waist. "Oh, promise me you won't tell mother."

"But, Sophy——"

"Oh, I know you think it strange. But to tell mother would just ruin everything. Let—" she pressed closer to him—"let us tell nobody, Mark. Let us run away."

"My dear little girl! Run away?"

"Mark, don't be cross with me."

"I'm not cross with you. But you don't know what you are saying. You are going to marry a poor man, but he has had a fairly good name so far. No one can force you to marry the man you don't want to marry. Why on

earth should we run away?" Laughing softly, confidently, he pressed her to him.

"I don't want to go back to the house," she whispered.

"What?" he exclaimed. "Pardon, dear, but you are too startling, Sophy."

She ignored his light tone. "I don't want you to leave me, Mark," she continued in a small voice. "I know I'm an awful coward, but I can't help it. Why can't we stay here for a little, and go away somewhere early in the morning?"

Holding her from him, he searched her white face with its frightened eyes and quivering mouth.

"Sophy, are you in earnest?"

"If I go back to the house," she said brokenly, "I'll never see you again. Don't desert me, Mark. Let us go away together at once, or as soon as there is a train. Look in your diary—isn't there a train for the Highlands about four o'clock? I remember Fred once went away very early. I can buy everything I need afterwards. I have ten thousand pounds, Mark, of my very own."

"I'm glad to hear it, for your sake, my dearest; but never mind that just now." He drew her close once more. "You poor little girl, this wretched business has got on your nerves. But you must be brave for both our sakes. Of course it would be the easiest thing in the world for us to run away—so easy, that for a moment I was tempted to take you at your word. Yes, there's a train shortly after four—but, oh, my Sophy, where would that journey end? You must think of your people, but still more must you think of yourself—yourself in the future. Don't you see that, dear? I'm proud of your trust in me, but if I did this thing you'd break your heart and mine, too."

She clung to him, sobbing: "Then I shall lose you,

then I shall lose you! Mother will never let me marry you—never."

"She can't prevent you, if you tell her you intend to marry me, and if I tell her you are going to do so."

"Ah, you don't know mother."

"Well, it's time I did. Here's to our better acquaintance!" He laughed, kissing her cheerfully.

"Oh, how can you laugh, Mark?"

"Because I've won—because I'm going to win. Sophy, since you love me, I can face anything human—and Mrs. Lyon has never struck me as anything but human. Are you afraid she will eat me?"

Sophy sighed. "Mother never eats her enemies; she just plays with them. . . . You are not afraid," she went on, "because you don't know mother. I am very much afraid. I hate talking like this about mother—but it has been awful at home lately. She has been watching me for weeks. I feel as if she were watching me now." The girl hid her face against the man's arm. "And I don't seem to have any strength left but to do as I am told. . . . Mark, Mark, don't let me go! Take me away somewhere, where I'll be safe. Oh, if I had only had some courage when we were at Elie! But forgive me for what I did then, and don't let me go—don't let me go!"

"No!" he said, and his voice shook; "I can't let you go. If Mrs. Lyon refuses me to-morrow, I'll take you away under her eyes—carry you, if necessary. But we must play fair, Sophy, we must act straight. I must at least tell your people the truth. And then, if they won't give us our own way, we can take it."

For some minutes he spoke soothingly, encouragingly, while she lay in his arms, and at last she faintly agreed with him, promising to be brave.

"In a few hours I'll have the matter settled," he assured her. "Why, how dark it is!" he added. In the silence they heard the patter of rain. "The darkness is a blessing," he went on. "You will get home in safety. I hope that maid has not gone to sleep." He pushed the door shut with his foot and struck a match. "Sophy, it is nearly three o'clock."

It was not easy to part.

"I'll go first," said Mark. "Don't move from here until you hear a stone fall on the court. Then go home as quickly as you can. I'll be watching you from a distance, and I'll lock the gate after you are gone."

A little later he went away.

The maid answered Sophy's first tap, and gave her admittance by the back door. Sophy did not notice the woman's countenance as she slipped a bank-note into her hand with a murmured "Thank you, Lizzie."

"Miss Sophy, I'd rather not take it." The girl spoke with emotion.

"Good-night," whispered Sophy, and began to make her way cautiously up the dark stairs. On the top landing she halted abruptly. A bright streak of light appeared at the edge of her bedroom door. There had been no light in her room when she left it last, closing the door after her. She gripped the stair rail, terrified . . . till she thought of Mark. She must try to be brave.

With uneven steps she entered the bedroom.

Her mother was seated in the easy-chair, a novel in her hands.

Mrs. Lyon had awakened about two o'clock to hear a sound in the lower part of the house. She was not afraid of burglars, and had gone downstairs at once—and discovered Lizzie, the housemaid, making herself a cup of

tea. The maid had proved no match for her mistress, and Mrs. Lyon had hurried upstairs to her daughter's room, there to spend the most miserable hour of her life. To certain minds there is no fear like the fear of scandal. Probably this woman suffered from other fears, and, it may be, also from remorse, but these passed when a faint stir below betokened her daughter's return. Possibly, with a little more waiting, she would have roused her husband and son, and gone frantic to the telephone.

But Sophy had returned. She steadied herself against the wardrobe, eyeing her mother with a curious fixity of gaze. She was trying to be brave. Her small hands were clenched, her teeth shut tightly together.

Mrs. Lyon lifted her eyes from the novel which she had picked up at the sound of Sophy's skirt on the stair. She threw back one of her two thick plaits of yellow hair and patted the lace on the shoulder of her pale blue dressing-gown. Anxiety had aged her for the time being; her expression was hard. She said never a word.

Sophy's lips parted. Oh, but she must be brave, she must be brave!

"Mother," she said, in a quite unnatural voice, stepping forward like a school-girl about to deliver a recitation, "I cannot marry Sir Albert, because I am going to marry Mark, and he is coming to see you in the morning."

"Indeed!" said Mrs. Lyon quietly. She laid the book aside and rose. "In the meantime you had better get to bed." She swept past her daughter, and out of the room.

"Oh, dear God," cried Sophy in her prayer, "why didn't Mark take me away to-night?"

Mark called at eleven o'clock. To Mrs. Lyon, who received him without delay and with frigid politeness, he

apologized for such an early call, his only excuse being that he had a matter of extreme urgency to lay before her.

The lady bowed and invited him to explain.

"I wish to marry your daughter, Mrs. Lyon," he said, not without nervousness.

"Do you, Mr. Renfrew?"

He was taken aback that she evinced no surprise. He had not thought of Sophy speaking first. Brave little girl!

"Sophy has told you. You understand how it is with us both?"

Mrs. Lyon took no notice of these remarks.

"I think you must be aware," she said in her smooth voice, "that my daughter's marriage to Sir Albert Bowman is arranged for Wednesday first."

"Of course, I am aware of that, Mrs. Lyon. It is a great pity that Sophy and I did not realize our feelings for each other sooner, and I can see that this means much that may be disagreeable and annoying to you. But your daughter's happiness comes first, doesn't it?" He was going to say more—to plead, to explain, to promise—when she spoke.

"My dear Mr. Renfrew, are you not suffering from a delusion?"

Mark sat up.

"It is no delusion that I love your daughter, or that your daughter loves me," he said, restraining his voice, for her tone had stung.

Mrs. Lyon smiled as she replied—

"I could hardly presume to suggest that you do not know your *own* mind, Mr. Renfrew. Yet you must pardon me if I doubt the remainder of your statement. May I ask when you received any reason for making it? When did you see my daughter last, Mr. Renfrew?"

The blood rushed to his face. He did not answer.

"My daughter came home at three o'clock this morning," said Mrs. Lyon. "I understand she went out to meet you. How you enticed her to such a meeting I cannot conceive." Mark rose, but checked the words that flew to his lips. "I can only explain Sophy's share in the affair," she went on, "by the fact that she is so tired and excited over the preparations for her marriage that she is not responsible for her actions; also, being very young and extremely sympathetic, she had not the strength of mind to resist your appeal. Young girls do foolish things in moments of excitement. You are not entitled to regard her meeting you last night—or this morning—as anything more than a piece of mistaken kindness."

The man's face was a dead white. He looked as if he were about to spring on the woman and strangle her. But he held his peace.

"Is there anything more to say?" she resumed after a slight pause. "I have known you for some time, Mr. Renfrew, and I am willing to believe that you, too, did not think what you were doing when you made such an assignation with Sophy. I am also willing to believe that you love her; only I could wish that you had shown her more honour and respect."

"Mrs. Lyon!" he exclaimed, and stopped.

She rose.

"Had we not better end this somewhat painful conversation? I am sorry for you, but I do not think I can say more." She bowed, her hands at her sides.

Renfrew pulled himself together.

"Mrs. Lyon," he said, "I should like to see Sophy."

"Indeed! May I ask for what reason?" Mrs. Lyon spoke haughtily.

"She has promised to marry me. I cannot take a refusal from any one but herself."

"Absurd!"

"In your presence, of course," he said, keeping a grip on himself.

"You are seeking humiliation, Mr. Renfrew," she returned after a moment's thought.

"I am seeking the truth."

"Quite so. But, remember, I have warned you. Pray be seated. I shall bring my daughter here."

Mark waited, standing where she left him, his soul on fire. He did not doubt Sophy. She would be strong at the critical moment. But his heart ached for the strain that would be put upon her. He forgot Mrs. Lyon's insults in the prospect of his triumph. Only a word from Sophy, and the difficulties that remained—and they would be many, he knew—he would surely overcome.

He had not long to wait. Scarcely five minutes had gone when the door opened. Sophy entered first, and—she did not look at him.

"Sophy," he said, taking no notice of Mrs. Lyon, "Sophy, is it not the case that you are going to marry me?"

The girl went slowly to a small table littered with trifles. She began to pick them up and lay them down, one by one. She looked utterly exhausted.

"Sophy," said her mother, halting a yard behind her, "Mr. Renfrew is asking you a question."

Sophy went on playing with the trifles while her heart was crying, "Dear God, make me brave, make me brave."

"Sophy!" exclaimed Mark, his hands stretched out in appeal.

She dropped a bit of silver uselessness, and half turned

to him. She raised her head. A light dawned in her eyes. Her lip trembled.

"Sophy, answer Mr. Renfrew."

The girl's head drooped; her eyes grew dim. She lifted her hands and let them fall as if in despair.

"No; I can't marry you, Mark, I can't marry you," she said. The words fell from her lips like dead things.

Renfrew gasped.

"But you promised to marry me," he said at last.

"I am very sorry. . . . But I can't marry you."

"But——"

Mrs. Lyon interposed.

"I think you have got your answer," she said softly. "This is very painful to us all, but especially to my daughter."

He turned on her furiously.

"You hypocrite!"

The woman's face went scarlet, and for a moment she flinched. But swiftly she recovered herself.

"Come, Sophy." Taking the girl's arm, she led her from the room.

CHAPTER XXIV

HEARING at last a distant whistle, Ruth went down the avenue to meet the postman. It was the second morning after her visit to Glasgow. Ten o'clock was the postman's usual time, but this Friday morning he was already more than half-an-hour late. A glance through the trees at the Firth, with the glimpse of a plunging steamer, was sufficient explanation of the delay to His Majesty's mails. A nor'west gale was blowing, swooping from the hills above Fairport, roaring over the bare limes and chestnuts, smiting the inshore waters to bluish-blackness, thrashing the further waters to pearly whiteness. A hail-squall had lately passed, driving like grey smoke up the river, and the pale sun, from a sky of washed-out blue, made the hills dazzling. It was high tide, and over at Gourock the spray from shattered breakers was whirled above the houses on the shore-road. In Cardwell Bay a big, white yacht, thrust from her winter moorings, had been flung ashore at the very slip of a yacht-builder's yard—an irony on the fitness of things.

For once in her life the storm did not affect Ruth. The excitement, the exaltation in which she had returned home on Wednesday evening, had been short-lived. In a few hours she had fallen from the heights of satisfaction to the depth of discontent—a far descent for a spirit like hers. At the first she had checked the impulse to tell Miss Cruickshanks of her day's business; and now she was not sorry she had kept that matter a secret. Thursday had been a day of disappointment, irritation, and de-

pression. She wished she had never told Miss Cruickshanks anything; she wished Miss Cruickshanks would not be kind and patient and gentle with her; she wished Miss Cruickshanks would not look sympathetic, or smile cheerfully, or appear when wanted, or disappear when not wanted, or allow herself to be snubbed, or do or say aught that was pleasant. She wished she herself were poor. She wished she had never become rich. She wished—— But enough has been said to indicate that her state of mind was not to be envied. Nor did it improve with the advent of Friday. A more miserable half-hour at breakfast Miss Cruickshanks had never experienced, even with the most trying of her past employers. Figuratively speaking, Ruth bit the poor lady's nose off every time she offered a remark, except when she ventured to wonder if the postman would bring many letters, for which innocent observation Ruth rewarded her with a stony stare and rose and left the room.

The plain truth is that Miss Lennox was in an exceedingly bad temper. She was ready to quarrel with anybody. Within fifteen minutes she had reduced Miss Cruickshanks to sighs; Agnes, the housekeeper, to sobs; and Beatrice, the little maid, to loud lamentations; she had denied her Persian cat his accustomed morsels of fish from the breakfast-table, and had put a woollen extinguisher over the canary ere it had enjoyed an hour's daylight. And, finally, she was very cross with herself for being so cross, and still more cross with the others for not being cross at all.

We are told that Alexander the Great wept when he found there were no more worlds for him to conquer. We are not told, yet we may not unjustly assume that, having dried his own tears, he proceeded to draw the tears of others, and, in short, contrived to give his com-

rades and servants a most unpleasant time. There was plenty of work left for Alexander to do, only it did not seem worth while after conquering worlds—and very probably he could not see it. Hence the tears and also, doubtless, the ill-temper. The healthiest mind in the healthiest body is not safe from the little devil of sour unreasonableness, and the little devil's visit may occur very soon after the owner of the mind has succeeded in getting his or her own way. One's own way is so often a blind alley—thus far and no further. Lesser beings than Alexander, after less mighty conquests than his, do find it so.

Ruth Lennox had got her own way; she had done the thing she set out to do—and no conqueror has done more than that. But lo! her own way came suddenly to an end, and she could see nothing more to be done. It was all very disappointing, very irritating, very depressing. And worse, it was humiliating, because, in a sense, her own way had led her back to herself. The barrier at the end of her blind alley was a mirror that abruptly pulled her up by showing her herself, as much as to say, "*This* is really what you have taken all the trouble about." Which was not altogether true. But then a single grain of truth, being the hardest thing in the world, may create great discomfort within the mind wherein it drops. Poor Ruth! She protested to herself that she desired never to see Dick Balmain again, that all she had done for him was for friendship's sake alone, that she would not believe in him even if she could, that she did not dream of finding a letter from him on Thursday. But the grain was there, and she felt the irk of it, while she denied its existence, as she went down the avenue that tempestuous Friday morning to meet the—postman.

She had received the previous day letters from Mrs.

Balmain and Florence, letters by no means lacking in gratitude, yet rather carefully composed. The gratitude, too, was chiefly for what she had done for "my son" and "my brother." A second reading left her with the impression that the writers would have rejected her help, had the opportunity been given them. At that time she did not realize how difficult these letters must have been to write; she was too subject to herself just then; and she read into them, not a rebuff, but something like a reproach.

And Dick had not sent a word. Surely, she kept on telling herself all Thursday, he would never think of coming to see her. Nevertheless for half-an-hour after the arrivals of the midday and afternoon steamers she sat in the library, rigid of body and tense of features, dreading, hoping, despairing to hear a step on the gravel below.

Well, Dick had very nearly come to see her—had gone to the train on Thursday morning only to turn back, deeming at the last moment that she could not, with all her generosity, desire to see him. For in the night, under the University tower, a suspicion had been born, that Ruth's action was inspired by a mistaken sense of duty; and that suspicion, nourished upon physical and mental weariness, had grown speedily into a belief. Altogether the young man's self-confidence was in sore need of a tonic after its long course of reducing experiences.

Ruth managed to smile as she took the bunch of letters from the postman, and lingered impatiently while he described some of the difficulties experienced by the mail-steamers in taking certain of the piers. While he was speaking the air darkened. She did not intend to look through the letters until she reached the house, but at

the yew-tree she began to turn them over. Presently she halted.

Dick *had* written.

She went on again, and halted once more. She opened Dick's letter as a blatter of hail came down. She turned her back to the squall, and read:

"DEAR RUTH:

"When I am able to repay you, perhaps I shall be able to thank you. At present my debt to you is so great that I cannot write about it. I thought of coming to Fairport yesterday, but decided to spare you. For your letter I can thank you now, as I must thank you always.

"Sincerely yours,

"RICHARD R. BALMAIN."

She re-read the brief note while the hail pattered on the paper. Why had he thought of coming to Fairport yesterday? she asked herself. There was something "dead" about the rest of the letter, but in that single sentence she was fain to find a tiny glow of warmth.

With a sigh, and calling herself foolish, she folded and placed the wet paper in her bosom, then turned and fought her way to the house.

Miss Cruickshanks met her in the hall.

"Ruth, haven't you got dreadfully wet?"

"A little; but I like it, Mary." She handed the bunch of letters to Miss Cruickshanks. "Forgive me," she murmured, and hurried away to the kitchen to say something pleasant to Agnes and Beatrice.

Thereafter she went upstairs to the library, and began to study Dick's letter—every cold, precious word of it.

CHAPTER XXV

"IS my cousin at home? Is she upstairs? I must see her at once."

Ruth, startled, recognized the voice of Sophy, high-pitched, excited. Hastily concealing Dick's letter, wondering what could have brought the girl to Fairport on such a day and at a time so near to her marriage, she rose from the chair by the fireside in the library.

Ere she could reach the door it was opened, and Sophy, dishevelled and bedraggled, stood before her. For a moment Sophy, her face white, her eyes feverish and terrified, remained in the doorway, staring. Then she ran forward and threw herself on her cousin's breast.

"Oh, Ruth, save me, save me!"

"Save you? . . . Hush, dear. Wait till I close the door." Ruth, freeing herself, pushed the door shut. "Now, dear Sophy," she said, placing her arm round the girl, "tell me what has frightened you. Come to the fire. You are shivering. Why, you are drenched. You must change——"

"Save me, Ruth, save me! Say you will save me!" Sophy, frantic, clung to her cousin.

"Save you?" said Ruth gently. "Of course I'll save you. But you must tell me first what I'm to save you from."

"From mother."

"Ah!" Ruth recoiled slightly.

"Don't desert me, Ruth! Don't let me go!"

Ruth recovered herself.

"Don't be afraid, Sophy. I'm not going to desert

you," she said quietly. "But before you speak another word you must get dry and warm. Off with that wet coat! Sit down here." She pressed Sophy into the easy-chair. "Now take off your hat while I take off your shoes. Good gracious! You've got on slippers!"

"I hadn't time to change them," explained Sophy, between sobs.

"Poor thing!" murmured Ruth. "And open-works on a day like this! Your feet are like ice." She rang the bell, and presently ordered a hot foot-bath, towels, soup, and some wine, all in a breath. "We must borrow a pair of stockings from Mary," she continued. "My feet are twice the size of yours, Sophy. I know you detest wool, but you must do as you are told here. What a day for you to travel! Why, that is salt on your skirt. Surely you didn't stay on deck, you brave girl?"

"I had to. Some p-p-people were s-sick in the saloon."

"Selfish things! But never mind! It's rather splendid to be on deck in a storm—if you don't get cold afterwards. Have you a headache?"

"A little. But I think it's just from not sleeping last night and the night before. Oh, Ruth, how k-kind you are!"

"'Sh! Poor little Sophy! After you are cosy you can tell me anything you want to tell me. Get off your skirt now. And what about your shoulders? Yes, they *are* wet—very wet. Oh, dear! I think you are better to change nearly everything. I'll go and see what Mary and I can do between us. . . . No; I shan't let Mary come near you at present. No one shall be allowed to enter this room. Now hurry, Sophy, and I'll be back in a minute."

"Ruth!"

"Yes."

"You—you won't let mother take me away?"

"No one shall take you away, if you don't want to go."

"Mother might guess I had come here," said Sophy, looking thoughtful.

"Does she not know? Then I will send her a telegram at once."

"Oh, Ruth, don't!"

"My dear, it will be much better to let her know. Besides, Uncle Alick and Fred will be anxious. You must have made up your mind to come very suddenly."

"I—I ran away."

"Oh!" said Ruth. . . . "Still, it will be better to send a telegram. I'll simply say that you are staying with me. Then we shall see what happens. Meantime—do get off your wet things. You shall tell me the rest afterwards."

Two hours later, reclining on the couch which Ruth had drawn in front of the fire, Sophy, in a high state of bodily comfort, began her story.

"I couldn't stand it any longer, Ruth," she said: "I really couldn't. It was too awful. And I lay awake all night, wondering how to escape. And this morning just after breakfast, when mother was busy unpacking some parcels—more presents, I suppose—I managed to slip out of the house and into a car. I knew there was a train at ten, and I just caught it. I felt dreadful in my slippers, but no one seemed to notice them, and, after all, nothing mattered so long as I got away. I was afraid you might be angry, dear Ruth, and not sympathize—but, oh, you have made me feel so nice and safe! And mother won't come to-day, I'm sure. I'm sorry I made such a fuss,

but I was so miserable until I knew you weren't angry, and then——"

"But, Sophy, you haven't told me what the trouble is, and why you ran away," said Ruth from the easy-chair.

"Oh, I thought you would guess. I'm sure you do guess. But it's simply that I can't marry Mr.—I can't remember he's Sir Albert—Bowman. You won't let mother make me—will you? Oh, promise!"

"But, dear, it's late in the day to change your mind," said Ruth, beginning to perceive difficulties.

"I never wanted to marry him—I always hated him." Sophy's voice became unsteady. "But mother made me be engaged to him, and—and she'll make me marry him on Wednesday, if you don't save me. Promise you will save me, Ruth—promise! Oh, you don't know mother."

"Don't cry, Sophy. Of course you know that Aunt Bertha and I have not been good friends lately. The reason is of no consequence just now. But I'm wondering how I could interfere. And then—don't be offended—I've always found it a little difficult to be certain as to when you are in earnest. And this is such a big, serious matter——"

With a cry of terror Sophy got off the couch and fell at her cousin's knees.

"Ruth, don't say you are going to give me up. I can't go back to Glasgow. I'd rather go out there and drown myself. Oh, you can't think what the last six months have been. Ever so often I've tried to escape—to break the engagement—and I've always been dragged back by mother. And now this is my last chance—you are my last hope. You are so clever and so strong—you are the only person who isn't afraid of mother. Oh, you can do something to save me. You can hide me, or do anything you like with me. Only don't send me away—don't let

me be taken away. Dear Ruth, I was once horrid to you, but you will forgive me. You will help me now—you will save me."

Her panic was heart-breaking, and Ruth was moved with compassion.

"Sophy——" she began.

"And oh, Ruth," sobbed the girl, "I—I love somebody else, and he loves me. At least, I hope he loves me now. I was such a wretched coward when he came yesterday to ask mother to let me marry him. Oh, such a coward! But I couldn't help it. I couldn't go against mother. I knew beforehand I should fail. We ought to have run away together, he and I. He is very badly off, I'm afraid, but the money you gave me, dear darling Ruth, would have made it all right until he can make a lot of money, for he's sure to do that some day. But perhaps he will never forgive me after yesterday. Oh, but he must—when he knows all I have suffered. . . . Ruth! why do you look at me so strangely?"

"Was I looking at you strangely? . . . You have loved—somebody for a long time, Sophy?"

"Oh, yes! I'll tell you all about it, dear Ruth——"

"Not just now." Ruth's voice was sharp.

"Ruth! you're not going to give me up?" wailed Sophy.

"I am going to do what I can to help you," said Ruth, quickly. "But we haven't a moment to waste. Don't speak, don't speak. Lie down on the couch again and take all the rest you can get, Sophy. I must think out what is to be done. I must see Mary about it. Sleep, if you can." She was out of the room ere Sophy could ask her if she were angry.

In an hour she came back, a sheaf of pencilled telegram forms in one hand, a telegram just received in the other.

She looked as if her blood were up, as if she had found something worth doing.

"Here is a telegram from Aunt Bertha," she said. "It says: 'Sophy must return at once.' I am replying that you remain here overnight."

"Oh, Ruth, how brave of you!"

"Fiddlesticks!" Ruth sat down at the writing-table. "Sophy," she said suddenly, "do you promise to trust me utterly and obey me absolutely? No questions!"

"Of course I promise, dearest Ruth."

"Sure?"

"Quite sure." Sophy gazed admiringly at her cousin, who was adding to the sheaf of telegraphic messages as if words cost nothing.

"Ring the bell twice, Sophy. I want Beatrice to take these telegrams to the office. I wish we had more time, but I think we can manage." She snatched up a newspaper and copied several addresses of advertisers.

The maid appeared.

"Beatrice, fly to the post-office with these telegrams, and fly back here for more. If you see the cab on the road, take it. Hurry!"

"Now, Sophy, I want the sizes of your shoes, collars, gloves, and a lot of other things. Here is a washing-list and pencil. Put your sizes against everything you possibly can. I've added some things at the foot—please put sizes against them, too. Quick!"

Infected by her cousin's energy, Sophy fell to.

Ruth ran from the room. She was not happy, but she was in the next best state—very busy. She ran into Miss Cruickshanks' bedroom, where that lady was frantically packing the boxes she had so thankfully unpacked two days ago.

"It's good of you to help me like this, Mary, and to

trust me," said Ruth. "Try to believe you will get a real rest when this is over. I must have been helpless without you now."

"It's nice to be useful," murmured the little spinster, tucking a tube of tooth-paste into the toe of a slipper.

"Mary, have I asked too much of you?"

Miss Cruickshanks fitted the slipper to its neighbour, and placed the pair in a corner of the nearest box.

"Mary, you are not to do it, if you'd rather not. I might be able to think of another plan—but there's so little time."

The other looked up, her brown eyes twinkling.

"Heaven forgive me," she said, "but I do want to do it! I see nothing but objections to your plan, and yet I rejoice to have a share in it! I don't know what you have done to me, but I feel utterly reckless. I feel too young at fifty! Where on earth are my goloshes? They seem to have got lost—like my conscience. I could scream *Vive la liberté!* and a fig for the consequences! . . . Fancy kicking over the traces after a jog-trot of half a century! But I don't care, Ruth; I simply do not care a—button! That reminds me that I must pack my small work-basket. Oh, I am filled with unseemly enthusiasm—I smile to think of the rage and grief we are about to cause! I chuckle at the prospect of losing my good character and becoming a bad one. Already I hear respectable sniffs at the mention of Mary Cruickshanks. But do I care? Nay, not a—a brass farthing. I'm afraid woman *is* inferior to man—in the choice of forcible expressions. Ah! here are my goloshes—but where, oh, where is my conscience? Ruth, my dear, *won't* there be an earthquake in a day or two! Aren't you a little afraid?"

Ruth smiled and shook her head. "But, Mary," she

said seriously, "did you mean what you said just now? We are bound to win, but even then you may have regrets."

"No! I'll refuse to have regrets!" Mary emphasized her words by slamming her goloshes on the floor. "It will be the best thing I've ever done," she added quietly. "Yes; I'm sure it will." She held out her hand. "Thank you for pulling me out of my old rut. I shall not die without having done something that isn't the correct thing."

"You're a brick," said Ruth, and hugged her. "Now," she continued, in a brighter voice than her friend had heard for a couple of days, "is there anything you want to ask me, or can you wait till I get replies to my telegrams and can give you full particulars?"

"I'll wait. I can endure the mystery a little longer, my dear. It is rather fascinating to be packing without knowing where one is going."

"You shall know in an hour or two. But I don't want Sophy to know till the morning. She is so excitable and uncertain—we must treat her like a child. I'd better go and see how she is getting on. Don't work too hard; I'll come back and help you as soon as possible."

The little maid, having secured the cab, returned speedily for the second batch of telegrams which Ruth had filled up from Sophy's jottings.

"Now, Beatrice," said Ruth, "as soon as you have handed these in, you are to go to the piermaster and ask him to have his cart ready to bring a lot of parcels from the last steamer; also you are to order the cab to be here at nine o'clock to-morrow morning. Hurry! Fly!"

Swelling with pride and importance, Beatrice fled.

"Ruth."

"Yes, Sophy?"

"I—I should like to write a letter. If I might have a sheet of paper, I could write it here in pencil."

"Certainly." Ruth took some note-paper from the table, then hesitated. "Do you wish the letter posted before to-morrow, Sophy?"

"I'd like it to be posted as soon as possible, please." There was shyness in the girl's voice.

"Very well. The post goes at four."

"Ruth, are you angry with me?"

"No; but I'm anxious that nothing should spoil my plan for you. It wouldn't take much to upset everything."

"But I can't tell anything when I know nothing, Ruth. Besides, Mark would never——"

"Mark?"

Sophy blushed. "I want to tell Mark," she said softly, "that—that nothing will induce me to marry Sir Albert. Oh, I was such a horrid little coward yesterday, but surely he will forgive me. Ruth, do you think he will?"

Her cousin did not answer.

"Ruth! do you think he won't?" she wailed.

Still no answer.

"Ruth!" . . .

"I haven't the slightest idea," said Ruth, and sat down at the writing-table.

Sophy began to cry. "What a cruel thing to say!" she whimpered.

For several minutes Ruth appeared to be writing. She was in reality scribbling and thinking. By the time she dropped the pen her thoughts had become coherent. It was not in her nature to fish daintily, but to plunge for the truth. She wheeled upon her cousin.

"Am I to understand that you care for Mr. Renfrew, Sophy?"

"Yes, of course." Sophy's tearful eyes grew startled.

"How long have you cared?"

"Oh, for ages. Why——"

"You mean since your engagement to Mr. Bowman?"

"Oh, no, Ruth. Long before that. He asked me to marry him when we were at Elie. Ruth, why are you so angry? I couldn't help caring for him."

Ruth stood up. Her eyes blazed. She clenched her hands.

"And you dare to come to *me* for help!" It was a whisper charged with violence.

Sophy cowered where she sat.

"Why did you tell me that lie on the fourth of September?"

"What lie?"

"Was there more than one? Why did you tell me that you were marrying Mr. Bowman because Mr. Balmain had deserted you? Answer!"

"Oh, Ruth, forgive me, please forgive me."

"Forgive you? Answer my question."

Sophy dabbed at her eyes.

"I thought I explained in my last letter to you that I hadn't meant anything that day. I tried to make you understand—really I did, Ruth."

"Answer my question."

"You are frightening me," quavered the girl. "But I'll try to tell you all, if—if you don't look at me."

Ruth went over to the window and looked out.

"Go on," she said sharply.

Sophy cried a little more, recovered herself partially, and began to tell her tale in a tremulous voice.

"I never wanted to be engaged to Sir Albert, but mother made me. She forced me for a long time—a whole year—and all the time I cared for nobody but

Mark. I never really cared for Dick Balmain, and I don't suppose he ever cared for me. Anyway, it was all over when I was eighteen, and we were only ordinary friends afterwards. I could never have married him. . . . I was fearfully glad when he became engaged to you. I don't know why I behaved like a little beast to you that—oh, but yes, I think I know why I did it. Yes; it was something that mother said just before you came. I was in a dreadful state of wretchedness and was begging mother to break the engagement to Sir Albert—oh, you can't imagine how awful I was feeling. And then mother told me—please don't be angry—mother told me that, if it hadn't been for you, she would have been tremendously wealthy, and I would have been free to marry anybody I liked. It was hideous. . . . And when you came to congratulate me, Ruth—you were looking so perfectly happy as you came along the terrace—I was watching from the window. I seemed to go mad. . . . I hated you then. . . . I wanted to do something to hurt you, to make you miserable. And so," she moaned and buried her face in the cushions, "I told you—a horrible lie." The last words just reached Ruth's ears.

"Is that all?" she asked presently.

"Except that I've been sorry ever since, Ruth. Oh, dear Ruth, say something to me!"

Ruth turned and went towards the door. "A telegram has come," she said. "Agnes is bringing it up." She opened the door a few inches and took in the message. "It is addressed to you, Sophy." She closed the door.

"Open it, Ruth. I'm so frightened."

"It is from Aunt Bertha." She says: 'Have you forgotten show of presents to-morrow? Return instantly.'"

There was a silence until from the girl's trembling lips came a terrified whisper—

"Are you going to give me up?"

"Ah, Sophy!" sighed the woman; "how you think of yourself! . . . Wait!" She wrote on a form and handed it to her cousin. "Will that do?"

"Sophy remains here overnight.—Lennox."

Sophy said nothing at all, but sought in vain to catch Ruth's hand.

"The boy is waiting for the answer," said Ruth. "By the way, do you think Aunt Bertha may come here to-night? There would be time for her to get the last train."

"Mother has a big dinner-party to-night——"

"Then we are safe. Now you had better go over to the table and write your letter. Ring when it is ready for the post. Agnes will bring you tea shortly. You must excuse me. I have some things to attend to."

"Ruth!"

But Ruth left her. When she had given the boy the telegram she retired to her bedroom and locked the door. For the first time in her life she felt faint.

Her mind was still a sea of surging thoughts when Agnes summoned her to take a telegram. "Nothin' but telegrams this day," muttered the housekeeper. But they were only beginning. The postmistress of Fairport was heard to declare that she had never experienced "the like in all her born days;" and she went to bed supperless that night on account of a racking headache, which was not improbably due to the fact of her having tried too hard to grasp the significance of the numerous messages entrusted to her. For two hours the sole official messenger flew to and fro on his bicycle, cheered on his seventh call at the house by a half-pound of rich cake and a shilling.

Ruth's eyes were sparkling now, her cheeks flushed. A lengthy telegram from Mr. Williams she carried to Miss Cruickshanks.

"I was so afraid he would make some troublesome delay," she remarked, "but I was evidently firm enough. You've got to be firm with Mr. Williams. However, he has done what I asked him, and promises to meet you to-morrow and see that everything is right. Read it for yourself, Mary. I hope it won't make you change your mind."

She laughed, and vanished to tell Agnes to have dinner an hour earlier than usual, for it was going to be a busy evening. As she ascended the stair again Sophy peeped from the library.

"Ruth," she whispered pathetically, "please come in and speak to me."

Ruth wavered.

"I'm sorry I haven't time," she said.

The girl gave a sob and shut the door. The next moment Ruth was beside her.

"You must try not to cry, Sophy."

"Oh, Ruth, I can't bear it, if you don't forgive me. I've been thinking it all over, and I'm so sick and ashamed of myself. So ashamed that I couldn't write to Mark. No one was ever so good to me as you." She flung her arms about Ruth's neck. "Please try to forgive me—not all at once, but some day. When I was a little girl I never thought I'd grow up to do mean things—I never meant to do mean things. And I never dreamed that life would be so difficult and sometimes so disgusting. . . . Ruth, say you will try to forgive me some day."

Perhaps it was the mother in Ruth that gave way, that could not resist the broken appeal and the small clinging

hands of the young girl, that could not refuse tenderness and pity.

"Poor little Sophy, I'll try. . . . Now you must lie down and rest, for I shall have a great deal for you to do presently."

There was certainly a great deal to do. About seven o'clock arrived a cart from the pier, and a little later Ruth led her cousin to the room prepared for her. It was littered with packages and cardboard boxes.

"Here are scissors, Sophy," said Ruth. "Open everything, and choose whatever fits and pleases you. I'll come back and help you in half-an-hour or so. But don't dawdle, and don't confine yourself to the pretty things."

"Oh, what in the world is going to happen?" cried the excited Sophy.

"You've got to trust me in the meantime," Ruth replied.

In the next room Miss Cruickshanks straightened her back and wiped her brow.

"Hark to that child Sophy chirping with delight," she observed.

"Ah, well," returned Ruth, with just a trace of irony, "why shouldn't she chirp?"

CHAPTER XXVI

TO Mrs. Lyon it was a new experience to have her wishes disregarded, her commands disobeyed. Her daughter's absence did not at first trouble her, for Sophy had spoken at breakfast of doing some trifling shopping locally as early as possible; but by noon she was attacked by something like fright. She telephoned to the University, asking a janitor to seek out Fred and send him home; she inquired also whether Mr. Renfrew was in the chemistry laboratory. It so happened that Renfrew was not there—the janitor did not inform her that he had merely gone up to the examination hall for a few minutes,—and, in a panic, she was about to telephone to her husband and the police, when Ruth's message arrived. Whereat her terror gave place to wrath, which was by no means allayed by the subsequent messages from her niece. The last of these reached her about four o'clock, after which hour, she was aware, there was no steamer from Fairport. Nothing further, therefore, could be done that day beyond sending one more telegram, ordering Sophy to return by the earliest steamer on Saturday morning. It is true that she requested Fred to go to Fairport by the evening train, and bring his sister home the next morning; but Fred flatly refused.

"I'm jolly glad Sophy has gone to see Ruth," he said, "and I'm not going to spoil their evening together. I don't blame Sophy for slipping away as she did. She would never have got away otherwise, with this rotten dinner-party to-night and that silly show of presents to-

morrow. I don't see, mother, why a girl shouldn't be allowed a little peace just before her marriage. She'll leave to-morrow by the second steamer—train arrives about 11.30—I'm certain Ruth won't let her start at 7 a.m. in this weather."

"You exhibit a great deal of consideration for your sister," she said coldly.

"She needs it."

"You forget that she has her duty to myself and her friends. In the meantime please ring up your father, and remind him that we have guests to-night."

Later, Mrs. Lyon, with many motherly regrets, explained to the guests how Sophy, having gone to pay her last visit as a spinster to her charming cousin, had most unfortunately been storm-stayed. She also put into circulation, as a profound secret, of course, the little story of her niece's wedding gift to her daughter. To Sir Albert Bowman she was all sympathy, assuring him that Sophy would never forgive herself for having gone to Fairport in such weather, even for her cousin's sake, and inviting him to dine quietly with them the following evening after the display of presents—they were still dropping in!—was over. It was plain, however, that Sir Albert was depressed, and Fred, glancing at him during the evening, felt a grudging sort of pity for the man.

The dinner-party was a success, as Mrs. Lyon's dinner-parties usually were—"delightful" was the adjective applied to them by ninety-nine per cent. of her friends,—and when the last of the guests had departed the hostess was disposed to regard almost leniently what she had at first termed the insane behaviour, but now called the childish escapade, of her daughter. Sophy would be home the next day, by noon, at latest, and she would certainly not have another opportunity of providing a fiasco.

Humanity might be divided into three classes—the wise, the foolish, the self-satisfied, the third being a combination of the first and second. There are clever, crafty people so self-satisfied that they cannot conceive of less clever people employing craft against them.

When the noon of Saturday passed without the appearance of her daughter, Mrs. Lyon was wrathful, but not suspicious. In a cold fury she consulted a time-table, and dispatched a telegram to Sophy—

"You must be home by four to-day.—LYON."

When the reply came she was preparing to receive fifty or sixty people, who had been invited to inspect the presents described with all the accustomed brilliancy of *The Social Outlook* as "numerous and costly." A second crowd had been invited for Monday afternoon.

The reply ran—

"Sophy cannot return to-day. All well.—LENNOX."

Ruth had laughed as she added the "all well."

Mrs. Lyon's next message was addressed to her niece. It was no time for mincing matters, she told herself.

"If Sophy does not leave four steamer I come to-night demand explanation.—LYON."

She was pointing out the beauties and, incidentally, the values of some Japanese ware to an elderly lady, to whom such things were but fancy crockery, when her threat received an answer.

"Sophy cannot return. Kindly await invitation.—LENNOX."

"No bad news, I trust, dear Mrs. Lyon," said the elderly lady.

"Oh no," replied the hostess hastily. "But—it is excessively annoying." She raised her voice. "There seems to have been some stupid change in the steamer's hours, and Sophy is unable to leave Fairport until Monday. I really wonder why people will make themselves ridiculous by living at the coast."

A number of ladies voiced their sympathy, and expressed their cordial agreement as to the ridiculousness of living at the coast or, indeed, of living anywhere out of Glasgow; and Mrs. Lyon, having begged them to excuse her for one moment, went in search of her husband and son. They must be made to do something. But as they had gone out walking together, to avoid the cackle, as Fred had put it, somewhat to his father's amusement, they could not be made to do anything just then.

The telegram in her hand made the woman not only furious but anxious. Her cheeks burned as though they had been slapped, yet the sting of the words, "Kindly await invitation," was offset by the gnawing of the question: "Why is Ruth answering for Sophy?"

It was now five o'clock—too late to get to Fairport, even had she been free. But she must have a definite understanding as to Sophy's return before the post-office closed that night. In the smoking-room, the only room for privacy then, she thought rapidly over a telegram form. And at last she wrote this:

"*May we expect Sophy Monday morning?*—FRED."

Her guests were gone when the answer came, addressed to her son. She was on the watch, and herself took it from the messenger. And this is what she read—

"*You may expect me Monday morning.*—RUTH."

Truly one would be pitiless, who, having once per-

ceived her thoughts, could not pity Mrs. Lyon on that first Sunday in February. It was not the dread of being beaten that tormented her; she had no fear of being beaten; it was the dread of a scandal ere she won. The last thing she desired was to appear to have dragged her daughter to the altar. . . . How she hated Ruth!

On Monday morning it occurred to her to refuse to receive her niece, whether the latter were accompanied by Sophy or not; for she was not hopeless of the quiet Sunday at Fairport having a chastening effect on her daughter, which failing, she would go to Fairport herself. But the desire to wound and overawe Ruth, to crush the only woman who had ever foiled or mocked her, was too strong, and from ten o'clock she waited impatiently in her drawing-room for the sound of the visitors' bell.

Ruth left Fairport by the first steamer, and on arriving in Glasgow called on her lawyer, with whom she had made an appointment. She spent more than an hour in his room, and finally reduced him, after many expressions of dismay and much frenzied expostulation on his part, to a state of sulky compliance with a certain request which she had laid before him.

It was near eleven o'clock when she reached the house in Harrington Terrace. She was rather pale and a little nervous as she rang the bell, but her nervousness vanished when she entered the drawing-room, and her heart suffered a twinge of pity, though not remorse. The tone of her aunt's voice, however, made her merciless.

"You had better sit down," said Mrs. Lyon, who had not risen. It was the tone she adopted when speaking to inferiors under her disapproval.

"Thank you." Ruth chose a high chair, seated herself, and gazed calmly at her aunt. "To begin with, she

said mildly, "you must, please, try to understand that I am not in the least afraid of you."

"Indeed?" The word followed the merest pause. "But at present I am endeavouring to understand your presence in my house, Miss Lennox."

"I fancied you might wish to ask me some questions, Mrs. Lyon."

"Thank you; but I believe my daughter can speak for herself."

"You expect to see Sophy soon?"

"I shall see my daughter this afternoon."

"Indeed?" Ruth could not help imitating her aunt's voice.

"And as I have arranged to travel by the twelve o'clock train, I need not detain you longer."

"You are going to Fairport?"

"My daughter expects me. She will accompany me home in the course of the afternoon."

"I do not think my cousin is expecting you at Fairport to-day."

"My letter would reach her after you had left this morning." This was sheer bluff.

"You are giving an exhibition of the presents this afternoon, I believe. Are your friends not of more importance than your daughter? Think of their happiness and their good opinion, and—stay at home."

Mrs. Lyon quivered; her eyes glittered as she rose, and in a voice like a knife she said—

"You will oblige me by at once leaving my house."

"I shall do so very soon, but not just yet. If you have no questions to ask me, I have still something to say to you. It must be said. It may be well for you to listen. You had better sit down."

"I shall listen to no more impertinences from you.

Leave my house instantly!" Mrs. Lyon did not shout the words, and there was dignity in her pose as she pointed to the door.

"You poor creature," said Miss Lennox, suddenly pricked with pity, "you *must* hear what I have to say."

The change in her voice startled Mrs. Lyon. She stared at the speaker, and a sensation of dismay came upon her. The pointing hand wavered and fell to her side.

Ruth did not wait for her to speak.

"When Sophy arrived at my house on Friday," she went on, "the first coherent thing she said was, 'Save me from mother.' I don't know how that sounds to you, but to me it seemed more awful than anything I have ever heard or read of. She then explained——"

"You are an utter fool," cried Mrs. Lyon. "Sophy has been so excited lately that she is quite unaccountable for anything she may say. If you think her hysterical remarks mean anything, and if you imagine you can take advantage of them in order to revenge yourself for——"

"You are speaking rather loudly," said Ruth. "I'm afraid I do consider a little revenge only my due, Mrs. Lyon, and it does not really matter if you put my action with regard to Sophy down to that. You speak of the poor child's hysterical remarks, as if hysteria were the natural prelude to a happy marriage. Whereas you know—you *know*—that this marriage means misery for your daughter."

"Your opinion is as impertinent as your interference," Mrs. Lyon said coldly, having regained her self-control. "Will you kindly go now?"

"I have now to tell you," continued Ruth, "of what I did after Sophy told me of her trouble——"

"I have no desire to hear of anything you may have

done. I can easily guess that you did your best to add to her trouble and mine."

"But it is quite necessary for you to listen, and I think you ought to sit down." Once more Ruth felt a prick of pity. The woman before her was so entirely self-confident.

"You tire me," said Mrs. Lyon, "and I have a train to catch. I have no doubt you believe you have persuaded my misguided daughter to break off her engagement at the eleventh hour—a nice thing for a woman of your age to turn a young girl's mind against her mother as well as her own interests! But my daughter will see things in their proper light within a few hours, and—my daughter will obey me. Go!"

"I have still to tell you of what I have done." A little heat had come into Ruth's voice, and she rose.

"Oh, well, be quick!"

"Sophy is not going to marry the man you chose for her."

Mrs. Lyon made a gesture of impatience.

"The marriage has been arranged, and will take place on Wednesday," she said with a laugh.

"*No!*"

With another laugh Mrs. Lyon exclaimed, "You actually believe you can keep Sophy from marrying Sir Albert Bowman two days hence?"

"I have already done so."

"Nonsense!" But Mrs. Lyon's voice was not quite so confident.

"There will be no marriage on Wednesday. You may cancel the invitations and send back the presents. Sophy is no longer at Fairport."

Mrs. Lyon took a step forward. Her expression was savage.

"If you have dared to attempt to hide my daughter—if you have tried to—— I demand to be told at once where my daughter is. Don't think you can conceal her for long. There is such a thing as the law, I'd have you remember!"

"Fiddlesticks!" said Ruth. "You are altogether helpless, Mrs. Lyon. You can do nothing—nothing at all, except cancel the invitations and so on. In a way I'm sorry for you and Sir Albert Bowman, but you aren't the only people I had to think of. All the law in Glasgow cannot bring Sophy to the marriage you thought to force her into. She is beyond your reach."

"Cease this fooling! If you do not instantly tell me where my daughter is at this moment, I——" Mrs. Lyon looked round at the bell by the fire-place.

"I'll tell you—Sophy at the present moment is on the way to New York. She sailed——"

"It's not true! It's a lie! I don't believe it!"

"She sailed from Greenock on Saturday, by the *Caledonia*. Miss Cruickshanks is taking care of her. There are not many people travelling at present, and they got a nice stateroom at the last minute."

"I tell you I don't believe it! Woman, how dare you try to impose upon me with such a tale? Because my daughter is hidden near at hand you want me to believe she has gone abroad. But even so you shall suffer for this. In an hour I can have fifty detectives——"

"It would be easier for you if you would believe what I say," said Ruth, producing a piece of pinkish paper. "Perhaps this will satisfy you. It is from the post-office at Moville. Read it for yourself."

Mrs. Lyon seized the paper with shaking fingers and cast her eyes over the dancing words—

"All well. Fearfully happy. A million thanks.—SOPHY."

When she raised her head her countenance was distorted. She threw up her clenched hand as though she would smite Ruth.

"Go—before I kill you!" she snarled.

Ruth took her by the elbows and pressed her into a chair.

"Listen, Aunt Bertha!" she said, not quite steadily. "This will give you a week's worry, but it will save Sophy from a life of wretchedness. If it was money you wanted, why didn't you ask me? Is it worse to ask a favour of a niece than to sell a daughter? If it was position—well, money would have bought you any position such as ordinary middle-class people like ourselves can ever hope to get. What is that poor Bowman man's position? Why, if I were a man I could buy a title, too."

"Will you go?" cried Mrs. Lyon, huddled in the chair, glaring at her niece. She was half-stunned.

"Listen to me a moment longer. When you and I met, a little more than a year ago, you thought I was a fool. And so I was; so I am still. But, Aunt Bertha, from a worldly point of view, which I suppose is your point of view, you are a far greater fool than I. . . . I was all alone—of all the world you were nearest to me. I—I was starving for human affection. . . . You were kind to me—at first. God knows I would have done anything for you then. The money was not such a joy to me—the money that was never intended for me. It was yours for the asking—oh, the merest hint would have been sufficient. But at first I never dreamed you wanted money—the only thing I had to give in exchange for your goodness; I thought you would be offended, had I suggested

a money gift. . . . I did not realize then that you could speak kindly and hate cruelly at the same time. I did not dream you could deliberately cheat another woman who trusted you implicitly. I shall detest you all my life, Aunt Bertha, my father's sister! . . . Now I have nearly finished. In case you do not understand your position with regard to Sophy, I had better tell you that Sophy will return in three weeks, provided you agree to her marrying the man she wishes to marry——"

"Never! The marriage arranged is merely postponed." The words were feebly obstinate.

"If you cannot agree, the man she wishes to marry will go to America, and the marriage will take place there. Be very sure that you are beaten in this matter. No, don't speak—it isn't worth your while. . . . As I said, I shall detest you all my life. But I admit that a mind like yours had reason for hating myself. My father ought to have left you half the money—and perhaps he would have done so, had he not been taken away so suddenly. Poor father! I wasn't much good to him. He needed a son. . . . But it is not too late for justice to be done. In a few days Mr. Williams, my lawyer, will pay you exactly one-half of the money my father left, and will show you all the necessary accounts. . . . That is all I have to say. I hope, Aunt Bertha, that I may never have to say anything to you again."

"Stay!" cried Mrs. Lyon hoarsely, a moment later.

The shutting of the door answered her.

CHAPTER XXVII

TOO often the glow of victory is but the last ember of the fire kindled before the fight. The rush over, the hot heart quickly cools. Ruth Lennox found it so ere she had gone many steps from the house in Harrington Terrace. She was not ashamed of what she had done, but she was not proud of it. She had routed and left her enemy amid a miserable wreckage of dignity and ambition. Yet the routing had been so pitifully easy. The wretched woman had had no chance whatsoever. Not that she had deserved to have a single chance. Still, Ruth began to wish she could have saved Sophy without punishing Sophy's mother. And, after all, she reflected bitterly, it was not she who had saved Sophy, but her money. A few hundred pounds had done it. Without her money she could have done absolutely nothing for her cousin. It had been the same in the case of the man she loved. The only thing she could do for him had been to give him "some money." Did aught in the world save money really matter much?

Once more the depression of the previous week came upon her. "What is there for me to do?" she asked herself as she paced the station platform. She had missed the noon train, but there was another at two o'clock. Passing the book-stall, she looked absently at the newspaper bills until a bold line on one of them caught her eye.

"SUFFRAGIST DISTURBANCES. 36 ARRESTED."

"Why shouldn't I go now to see Miss Fitzroy?" she thought, and a minute later she was in a hansom.

She found Miss Fitzroy in an apartment, a queer combination of parlour, office, and store-room. A couple of shabby easy-chairs stood on a shabby rug in front of a good fire. Two of the walls were shelved to support an assortment of tins, boxes, and packages. On the floor, under the shelves, lay several sacks of flour and cereals. The greater part of the floor was without covering. In the centre stood a large square table littered with newspapers, pamphlets, manuscripts, and writing materials. A small round table with a white cloth was placed near the fire, and at it Miss Fitzroy was seated, the lid of a tureen in one hand, a ladle in the other.

"Goodness me!" the suffragist cried. "Why didn't you let me know you were coming? This is a pea-soup day." She replaced the lid with a clatter, dropped the ladle, jumped up, wrung Ruth's hand, and pushed her into the other easy-chair. "For pity's sake tell me you have already had dinner—or else that you adore pea-soup." She waved her hand towards the table. "For there's nothing else."

Ruth laughed. "I've had nothing since breakfast, and if you can spare a little soup, I'll have it. I hope I haven't come at a wrong time."

"You have come at exactly the right time, Miss Lennox," said Miss Fitzroy, giving the bell-handle a violent wrench. "I've got a hump. That by-election took the stuffing out of me, and I'm just recovering from a cold—hence my dining in private. Excuse my collapsing"—she flopped into the other easy-chair—"but I'm limp. It's real good of you to come. Thought you were never going to call at this palace. You came in a cab? Best way to come. Nice locality, isn't it? Take off your things. Goodness! you are all Paris and Vienna! When did you

get home? And how is my friendly enemy, your companion?"

There was a crash on the door like the fall of a sledge-hammer.

"Enter, Euphemia!" said Miss Fitzroy.

The door opened and a large girl in short skirts almost fell into the room.

"What?" said the girl in a loud voice.

"Please bring a plate, Euphemia."

"A plate?"

"A plate, Euphemia."

"What for?"

"Please bring a soup-plate," said Miss Fitzroy in a patient voice.

"A' right." The door was slammed, and there was heard a clumping sound that gradually decreased, stopped, and increased again.

Once more came a crash on the door.

"Enter, Euphemia."

"D'ye want a spoon?"

"Certainly. Make haste!"

"Ye never said ye wanted a spoon."

Bang! And Euphemia retired.

Miss Fitzroy passed her hand over her eyes.

"I have been trying for the last fortnight," she said to Ruth, "to teach that girl to be a first-class house-table-maid. I am very hopeful. Already she knows that it is proper to knock before entering a room, and—well, I'm afraid that's all, so far. Still, she is only fifteen, and I am still in my prime. I am determined to see her in a situation before I die. I do hope the soup isn't getting cold. The tureen was brought in just an instant before you arrived. I'm nearly as strong on pea-soup as I am on votes for women, Miss Lennox. If I'm for giving the

Government beans, I'm also for giving the people pease. Hah! I wish to goodness the people round here would take my prescription. But they don't care about cooking, and often enough, poor souls, they have nothing to cook with. But I'll spare you a vegetarian lecture in the meantime. Hark to Euphemia's stealthy approach! You'd think she was bringing a sideboard. Don't be upset if she seems to throw the spoon at you. It's only her manner, which I haven't yet managed to convert into the plural. You'd have to see Euphemia's home to understand her properly. She's one of those children who grow up in spite of their parents. . . . Enter, Euphemia! . . . Thank you, but this is a teaspoon—and you should have brought a glass—a tumbler, you know."

Euphemia grabbed the teaspoon from the table. "Ye never said I was to bring a tum'ler," she muttered in an aggrieved tone of voice.

"Oh, never mind a glass for me," said Ruth, trying not to smile. "I really don't wish one."

"Bring a tumbler at once, Euphemia," said Miss Fitzroy.

"But she's no' wantin' it," said Euphemia, with a wag of her head in Ruth's direction.

"Do as I tell you, Euphemia."

The girl bounced to the door, and turned.

"Will that be all ye're wantin'?"

"That is all at present. Make haste! And don't bang the door. It hurts my head."

Euphemia's expression changed quickly from sulkiness to regret.

"I'm vexed," she muttered, and departed quietly enough.

Miss Fitzroy laughed, and served the soup.

"It usually ends in my appealing to her feelings," she

remarked. "For the rest of to-day Euphemia will try very hard to please. She will endeavour to make up for her past sins of omission and commission. Yesterday she forgot the cruet—'curate,' she calls it—and when she did bring it at my reproachful request—I was really seedy yesterday—she also brought an egg-switch she had discovered in the kitchen. She didn't know what it was, but I suppose she meant it for a peace-offering. Well, give me a few ordinary feelings to start with, and I can wait for the artistic sort. Have some bread."

"How do you manage to settle down to this work after all the excitement of electioneering?" Ruth asked presently.

Miss Fitzroy smiled.

"I don't know that there's much settling down, so far as this work is concerned. Seems to me it's just about as tough a struggle as the other. Of course I've been slack for the last few days—most annoying getting laid up—but I'll be fairly busy by to-morrow or the next day. It was a depressing result—that election—though we did pull down the Liberal majority. I think my rattle did some good—the Liberal candidate referred to me as the 'rattlesnake,' so it *must* have annoyed him. But we shook hands at the finish, and I offered him the rattle to keep him quiet in Parliament. However, that's all over—till the next time, and—— Enter, Euphemia."

Euphemia entered almost soundlessly, and laid the spoon and glass on the table.

"I thought ye wud maybe be needin' this," she whispered hoarsely, and presented Ruth with a collapsible toasting-fork.

"Thank you," said Ruth solemnly.

"Now, Euphemia, go and ask Mrs. Ferns to give you your own dinner," Miss Fitzroy said kindly. "And

ask her to make some coffee for Miss Lennox and myself."

Her countenance wreathed in smiles, Euphemia tiptoed from the room.

"I thought she would bring you something extra," observed the hostess, "but I didn't expect she would take off her shoes for my benefit. What price are coronets and Norman blood now?"

"Miss Fitzroy," said Ruth suddenly, "I came to-day to ask you if you could give me anything to do."

"Give you anything to do!" Miss Fitzroy laid down her spoon. "Dear soul," she exclaimed, "do you really mean it? You do? Oh, my goodness! this is worth a lost election." She jumped up, holding out her hand.

"Any little thing," murmured Miss Lennox shyly, while the other pumped her arm.

"May choicest blessings from above, et cetera, descend upon you! First you give us heaps of lovely money, and now—now you offer yourself. Don't say you are joking! You aren't? Oh, bless you! Excuse my sitting down, but if I stand I'll dance, and if I dance I'll cough, and if I cough I shan't be able to express myself. I can't do that anyway, but you've made me glad, Miss Lennox, you've made me glad! Accept the unspeakable thanks of M. Fitzroy. By the way, my front name's Maggie—the prettiest name in the world, when you're in love with the owner. May I call you Ruth?"

"Please. . . . But there was something else I wanted to say. I wanted to ask you if you felt well enough to come to Fairport this afternoon, to stay till you are really able for your work. And then you could tell me about things, and see if I am fit for anything. Could you risk the journey?"

"Well, you *are* kind. The journey's nothing, and a

whiff of sea-air would do me all the good in the world. Oh yes, I'll come with you—and a thousand thanks to you. My spirits were in the gutter, and you've sent them bang to the skies. Gracious! I never asked you if you'd have more soup—and it's got cold. We must have something to eat with our coffee." Miss Fitzroy tore at the bell. "My! you're an angel, Ruth! When do you want to start?"

"If you could be ready by half-past three——"

"Rather! . . . Oh, enter, Euphemia! You might bring the coffee now—also plates, knives, and butter. I'll make some toast here. What d'you say? Mr. Bilby wants to see me? Oh, well, I'm afraid I can't——" She turned to Ruth. "I wonder if you would mind Mr. Bilby, an old gentleman, coming in for a few minutes. I don't like refusing him."

"Please don't let me keep him out. Perhaps I ought to go away for half-an-hour."

"No, no. If you don't mind, I'd like you to meet him. . . . Bring coffee, plates, and knives for three, Euphemia, and after the coffee is ready show Mr. Bilby in here."

"What about spoons?" said Euphemia.

"Spoons, certainly. And, of course, milk and sugar. And, Euphemia, it is kind of you to go without your shoes, but my head is nearly better now, so put them on again."

"A' right," Euphemia returned happily and retired shutting the door with an appalling crash. She opened it again, apologized, and closed it softly.

"Seeing you are going to be one of us, Ruth," Miss Fitzroy resumed, "it occurred to me that you might as well meet Mr. Bilby now. You will probably meet him frequently in the future."

"Who is he, Maggie?"

"How nice to be called Maggie by you! Who is he? The good God knows, as the French folk say. And I sometimes think the good God must have a special interest in Mr. Bilby. Mr. Bilby is an author, philanthropist, and drunkard, Ruth; the queerest mixture of a man I ever met, and I've met some queer mixtures in these parts. He wants to see me now, I fancy, to give me a subscription for the good work, as he calls it. That means firstly, that he has received money for some of his writings this morning; secondly that he will be deplorably tipsy this evening. Yes; you may look amazed, but the man has been like that for years. Sometimes he is on the verge of starvation, and then we feed him. But we can't do anything for his thirst. We have tried everything. Why! that reminds me!—your cousin Mr. Lyon has taken him in hand of late——"

"Fred!"

"Yes. A fine lad, but I wish he had a more hopeful task. You see, the old man doesn't particularly want to be sober. He has no one to care for. He warns young men against drink, and within an hour or two afterwards is at it himself. But you'll see him for yourself presently."

"It's terribly sad," said Ruth. "What does he write?"

"That I've never been able to discover. He says he doesn't write under his own name. I believe he was a schoolmaster long ago. He still talks like one. But let's make some toast. You can have a chat with the old man later, while I am packing my bag—— My! it is good of you to take me to Fairport!"

Ere long Mr. Bilby made his appearance—a little man, with white hair and beard, and watery, but not furtive eyes. He had called, he explained in a low voice to Miss Fitz-

roy, to hand her a small donation towards the good work. It had been his fortune to receive that morning a remittance—not an important remittance, to be sure, yet not one to be despised. Would Miss Fitzroy, therefore, accept the half-sovereign which he laid on the table with unsteady fingers?

"You are very good, Mr. Bilby," said Miss Fitzroy pleasantly. "And now you must stay and have a cup of coffee with us. I wish to introduce you to my friend Miss Lennox. Mr. Bilby—Miss Lennox."

Ruth rose and held out her hand.

Mr. Bilby took a step forward, hesitated, and looked at Miss Fitzroy. "Is the young lady aware——" he began in a whisper.

Miss Fitzroy nodded.

Mr. Bilby approached Ruth and shook her hand.

"Pardon me, ma'am," he said quietly, with an old-fashioned bow, "but I would not have had you shake hands with a drunkard without knowing it. In such a place as this you might well have taken me for an abstainer. I thank you." He bowed again and took the chair indicated by his hostess, leaving Ruth confused and not a little shocked.

"Outside of mere business," he added, laying his clerical hat on the floor, "honesty is the best policy. In business one has to pose, more or less." He turned to Miss Fitzroy, who was offering him a cup of coffee. "Coffee, ma'am? I thank you. A useful beverage, ma'am. In my youth, I believe I learned that coffee was discovered directly by goats and indirectly by goat-herds, who at first could not understand the insomnia of the former. Notwithstanding all that, a useful beverage, which, with a dash of cognac may become well-nigh ornamental. It is, however, long since I partook of *café et cognac*. If

I remember aright, the last occasion was in Paris, in the year '74 at a café in the Rue . . . Nay, I forget." He sighed, and took a sip of coffee from his spoon. "A useful beverage, a useful beverage," he murmured.

"I know you prefer tea, Mr. Bilby," said Miss Fitzroy.

"Tea, ma'am? Yes, tea also has its uses. There are times—in the earlier part of the day—when tea is invaluable. Tea was discovered by the Chinese—in some respects an admirable nation. Cocoa was also discovered by, in some respects, an admirable nation—the name eludes me for the moment. Other beverages were discovered by other, in some respects, admirable nations. But the only wholly admirable nation in the world is the Scottish nation, and—— Pardon me, ladies, I forget myself. I have been entirely abstemious for the space of three days, so pray excuse me."

"Won't you have some toast, Mr. Bilby?"

"I thank you, but I never eat when I am drinking. Toast is a useful food. I do not, however, remember to have heard or read of its discovery," he said solemnly. Then, looking up and catching Ruth's eye, he smiled in an apologetic manner. "Pardon me, ma'am, that I allow my tongue to speak foolishness. Time was when it spoke only wisdom for the ears of careless youth. Now it wags its worst after a long period of abstemiousness such as I have lately endured. Alas that it should be so, ma'am—alas, indeed! Time was when I was an example to youth; to-day I am but a warning." He shook his old head and sighed. "Still," he went on a little more cheerfully, "I make bold to say that as a warning I am of some account. Goodly gentlemen have even called me an 'awful warning.' It is gratifying, though in a sense humiliating. Nevertheless, in my cups I——"

Realizing from previous experience that her visitor was

wound up to continue in the same strain for an indefinite period, Miss Fitzroy mildly interposed.

"Mr. Bilby, my friend Miss Lennox is greatly interested in books, and I have told her that you are an author. Will you tell her something about your work—you have never told me anything about it—and excuse my leaving you for a little? I am going away for a few days with Miss Lennox, and have some packing to do." She nodded to Ruth as much as to say, "This is an opportunity for you," and left the room.

"I believe you write books, Mr. Bilby," ventured Ruth, after a short silence.

Mr. Bilby regarded his scarcely tasted coffee for a moment, then laid the cup and saucer with tremendous care on the table.

"A useful beverage coffee," he observed; "but there are times when I abstain. In Abyssinia, if my poor memory serves me—nay, I forget."

"But won't you tell me something about your books, Mr. Bilby?"

"My books, ma'am?" Mr. Bilby slightly shifted his position. "Time was when I possessed a little library, but——"

"I mean the books you write."

"Ma'am, I have written no books."

"But you are an author."

"Nay, ma'am." He hesitated. "A man of letters, if you will,"—he gave a small chuckle—"a man of letters."

"Then you do write, Mr. Bilby. You write for the magazines and papers, I suppose. You do not, perhaps, sign your articles with your own name?"

"I do not. And I am not proud of the names I use, ma'am. . . . But my memory has come back. I now recollect that in Abyssinia——"

"But, please, Mr. Bilby, I am most anxious to know what you write, if I'm not too rude to ask such a question. Do you write on politics or social matters or——"

"For some years"—again the small chuckle—"I have devoted myself to—a—fiction."

"Oh, how interesting!"

"I do not know that you would find it so, ma'am. My experience, nevertheless, has been, that it is easier—and more remunerative—to appeal to the heart than to the mind. Hence my poor attempts at writing from my own humble inspiration."

"Would you mind telling me what sort of stories you write, Mr. Bilby?" said Ruth, not without eagerness.

The old man rubbed his wrinkled hands, which, in his periods of sobriety, he kept scrupulously clean. "Pardon me, ma'am," he gently answered, "but I had rather not discuss my writing."

"Then tell me what journals you write for."

He wagged his white head. "My public is a small one, ma'am. I might almost say I write for private circulation—for the eyes of a few kindly patrons. . . . May I now venture to relate to you some interesting facts which I have just recollected respecting that interesting country Abyssinia in connection with this useful beverage, coffee?"

"If you please," said Ruth, who was disappointed but none the less determined to return later to the subject of Mr. Bilby's profession.

He was still rambling through what at one time must have been an encyclopædic article, when Miss Fitzroy appeared, garbed for the journey.

"By the way, Mr. Bilby," she remarked, "I forgot to explain that my friend Miss Lennox is a cousin of your friend Mr. Lyon."

"Ah! is it so, ma'am?" He looked at Ruth. "A fine young man, indeed!" he murmured. "He wastes much of his valuable time upon my deplorable self. I appreciate his kindness and, in periods of abstemiousness, his company; but I would fain see him more hopefully employed. I fear me, I cause the young man pain. Your cousin, ma'am? Then, should opportunity arise, will you beg of him to let the old wreck be and give his time to keeping young ships off the rocks?"

Tears came into Ruth's eyes.

"Oh," she cried impulsively, "why will you speak of yourself so? Wrecks are often saved. . . . Have you always lived here, Mr. Bilby?"

"For many years, ma'am. Since I became a—what I am. I live among the poor because I am poor—not that I would be rich—and because I am hidden. Time was——" He stopped abruptly, caught up his hat and rose. "Pardon me, ma'am, I have been too long abstemious—I forget myself. I thank you for your pity—for having given me your hand. I know what you would say. I pray you do not waste kind words. I perceive the great misery wrought by drink amongst the poor with whom I live, and—I perceive also the happiness. I offend your ears, ma'am, but I declare that there are many in such parts as this of the great city of Glasgow who know no other happiness. I must go."

"Wait!" said Ruth. "But why stay here? A change might alter everything for you. Mr. Bilby—don't be offended—but I know of a little cottage on one of the Clyde lochs, where you could do your work and forget all you have gone through. And I—I—Maggie, could you persuade Mr. Bilby to come to live a while in Fairport?"

"Fairport?" whispered the old man, stepping back.

"Miss Lennox lives at Fairport—a beautiful place on

the Clyde," said Miss Fitzroy, scarcely recovered from her astonishment at Ruth's sudden proposal.

"Perhaps you know Fairport," said Ruth.

Mr. Bilby put his hand to his brow, staring wildly from one woman to the other.

"Miss Lennox . . . Fairport," he muttered. "Are—are you Miss—Ruth Lennox?" he stammered feebly.

"Yes," she replied, with an encouraging smile.

The old face became sickly.

"God, it's a judgment—a judgment!" he gasped, and tottered quickly from the room.

The two women gazed at each other.

"What did he mean?" said Ruth at last. "What did I say to frighten him?"

Miss Fitzroy shook her head.

"I'm afraid it's what I've feared for some time. His mind is giving way."

"But he seemed to recognize me in some way, Maggie?"

"Took you for an angel, no doubt, which you are."

"Oh, don't! . . . But I'm not going to give up hope. When we come back here we must find him again. Might we not go after him now?"

"Better leave him for the present, my dear. But were you in earnest about getting him to Fairport?"

"I *am* in earnest. Don't you think such a change from this awful place to Loch Long might help him? Don't you think it would give him a chance?"

Miss Fitzroy did not answer.

"If it can be done—it *shall* be done," said Ruth, going to the window and looking out. "Maggie, come here! . . . Look on that street—those houses."

"I know them fairly well," said her friend sadly.

"And you wonder that people in a place like this drink too much?"

"Heaven knows I never wonder at that."

Ruth had paled while she spoke.

"Let's go now," she said unsteadily. "I'm afraid I shan't be much help to you, Maggie, in this work."

"Wait till you get properly started—set, as they say in cricket," said Miss Fitzroy, hastily bundling up the papers on the large table and locking them within a cupboard. "It looks pretty hopeless, of course, but once you get busy and your blood up, it isn't so dismal. After a bit you forget the crowd and see the individuals; and now and then an individual provides a cheerful surprise and you feel like a blessed bird. Well, I'm ready. I'll speak to Mrs. Ferns as we go downstairs."

They talked late that night, and Ruth went to bed warm with enthusiasm and thankful that she had thought of Miss Fitzroy after the disagreeable event of the morning. At last she had something to do, something to fill her life. She was eager to devote herself with what remained of her fortune to the poor. She fell asleep, worn out, almost happy, envying her friend her years of service.

Maggie Fitzroy, toasting her toes luxuriously at her bedroom fire, felt less enthusiastic.

"Ruth will do the work," she reflected, "but it's not her work. The work she wants is a husband and children. With all her brave spirit, she's a tragedy."

And in the dawn Ruth awoke and lay thinking, thinking. . . . And the abundance of her mind was as nothing to the emptiness of her heart.

CHAPTER XXVIII

CIRCUMSTANCES alter cases—affluent circumstances especially. There are few ideas that the gain of a hundred thousand pounds or so cannot annihiliate, or, at least, transmute. It took Mrs. Lyon less than five minutes to realize that the present cloud had a golden lining, and that, after all, she might count her loss as profit. What mattered a few disagreeable days when she could look forward to many agreeable years? Society might snigger for a little while, but in a week or two it would be bowing more respectfully than ever. As for her niece's tardy justice, she asked herself whether it would have been done at all had she acted differently; ere long she began to feel almost as if she had defeated Ruth and despoiled her. Ruth was a simpleton. Now Sophy might marry Mr. Renfrew, if she so desired. Mrs. Lyon had no personal objection to Mr. Renfrew, and she reflected hopefully that scientific men, as well as rich ones, did occasionally get titled honours, also that they sometimes made quite decent incomes. For the hapless Sir Albert she had no compassion. The affair was, of course, awkward for him, she admitted, but still more awkward for herself. Sir Albert had not a cartload or two of wretched presents to return to the senders.

She announced the simple fact of the engagement being broken to her husband and son by telephone. The former wiped his eyes, and said he had no doubt it was all for the best; the latter gave a wild cheer, and missed his next class in order to hasten home and embrace his mother.

She took his congratulations with a narrow smile on her lips.

"Well, Fred," she remarked, "for once you approve of your mother."

But Fred was too happy to notice irony.

"Where is Sophy? Isn't she home? Shall I run down to Fairport this afternoon?"

Mrs. Lyon explained, giving the impression that she had approved of Ruth's action, although her approval would require to be kept a profound secret from everybody. "It will certainly save Sophy a great deal of annoyance," she added.

"Of course she's far better away, and the trip will do her tons of good. Why! it was a brilliant notion!" cried the boy. "And you have seen Ruth?"

"This morning. But I do not wish her visit mentioned."

"And you and she are friends, mother?" His voice was very eager.

"We have come to an understanding," she returned calmly. "You must be satisfied with that, Fred."

"In the meantime I'll be satisfied with anything. I'll go to see Ruth on Saturday."

"Then you must not discuss the matter. Neither Ruth nor I wish it discussed. I shall trust you not to—trouble Ruth. And now I have an unpleasant task to perform. I must write to Sir Albert——"

"Oh, poor beggar!" said Fred softly.

"——and meanwhile you might telephone to Figgis, the jeweller, to send men to repack the presents. I suppose I shall have to get cards printed. I do trust Sophy will endeavour to realize something of the trouble she has caused me. It is truly a most vexatious business altogether. I earnestly hope Sir Albert will not make it worse by

calling and demanding explanations. By the way, if you have nothing to do this afternoon, you might address envelopes to all the people who were invited. The intimations must go off to-night."

"I'll do that with all the pleasure in life, mater," he declared. He passed to the door and turned there. "Mother," he said with awkwardness, "you—you're awfully good"—and went out.

The steamer that had carried Sophy and Miss Cruickshanks to New York brought them home again. Three weeks of an existence novel to the girl had done much for her nerves, and she met her mother at the station with more composure than might have been expected. Miss Cruickshanks, who felt like collapsing now that the excitement was over, merely exchanged a few remarks with Mrs. Lyon and continued her journey to Fairport.

"We had better get a cab for your luggage, Sophy," said Mrs. Lyon, securing a porter. "The motor is waiting for us."

"The motor!"

Presently Sophy saw it—a handsome olive-green car with a smart-looking chauffeur at the wheel.

"Oh, mother! It isn't ours, is it?"

Mrs. Lyon smiled. "Yes; it is ours."

"Mother! What lovely sables you are wearing!"

"You like them? I had to be kind to myself to make up for a tiny part of the trouble caused me by my daughter."

Sophy was silent while they rolled up Buchanan Street.

Mrs. Lyon bowed condescendingly to a stout lady who was stepping into a brougham, and said pleasantly—

"We must try not to refer to the past at all, Sophy. You must forget it as soon as possible. We must talk

about the future. In the first place, I have given my consent to your marriage with Mr. Renfrew. He called last week to show me your last cable to him—a most extravagant cable, I must say, for the future wife of a poor man. However, that is his affair."

Sophy had bowed her hot face. "Mother," she whispered, "how good you are!"

"The only condition I made was that the marriage should not take place until we are settled in the new house——"

"The new house!"

"I have persuaded your father to buy 'Whinston'——"

"That enormous house!"

"It has a fine appearance, but will be easy to work. It came into the market, and the price was moderate, considering its position. We shall remove as soon as it is ready for us—in May, I hope. So when you see Mr. Renfrew—I suppose I ought to call him Mark—this evening——"

"Oh, mother!"

"——you must not make rash promises. I almost think you might wait till the autumn."

"I'll do anything you wish me to do," said Sophy, with emotion.

"Well, you must pay some attention to Mark's wishes, too. Come, look up! There are the Carver girls bowing."

Sophy controlled herself with an effort, and nodded hastily to her friends.

"Mother," she whispered a little later, "what did every one say?"

"My dear child, if you refer to an incident of three weeks ago, I haven't the faintest recollection. You may

be sure that all your friends will be delighted to see you home again. It would be hardly correct to give a dance, I'm afraid, but I propose to give a little series of dinner- and bridge-parties presently."

"Oh, I'm sure I couldn't face——"

"You will face what I have faced," said Mrs. Lyon, not harshly, yet the girl felt the old grip upon her.

"I should like to see Ruth soon," she ventured, after a pause.

"Certainly. But I understand your cousin has taken to the slum business. Mark will tell you about it. I shall expect his enthusiasm for dirty people to cool henceforward." Mrs. Lyon laughed and glanced at her daughter. "You are looking remarkably well, Sophy. The voyage has done you good," she observed, and proceeded to ask questions regarding Sophy's fellow-travellers until Harrington Terrace was reached.

Mr. Lyon and Fred were standing at the door. They had intended to meet Sophy at the station, but their intentions had been overruled.

"Sophy," her mother quietly said as the car slowed, "it may save trouble if you understand that I tacitly approved of your cousin's conduct in a certain matter."

"Oh, mother, I'm so glad!"

"Hush! That is the end of it, so far as I am concerned, and the less you speak of the past to any one, the better for us all. Moreover, we have no right to betray Ruth's confidence in any way."

The meaning of the last sentence was by no means clear to Sophy, but she was determined to avoid speaking of Ruth even to Fred, rather than risk saying anything that might in the vaguest way hurt her cousin. And consequently Fred, who was full of Ruth, went to bed that night troubled about many things.

CHAPTER XXIX

AT Fairport, on the evening of the same day, Miss Cruickshanks, luxuriating in the atmosphere of home, wound up her account of a not very eventful trip by saying—

"And as for Sophy, I found her a very sweet little fellow-traveller. Rather subdued, perhaps, but not mopy. I think she is honestly in love with her Mr. Renfrew—more honestly than I could have given her credit for a month ago. Still, there's a bit of her mother in her—the desire to make a bigger display than her neighbours, the craze for being first. But she's very young, and under a strong man's influence there may come a deepening of the shallows. A little human suffering and an occasional good shaking would bring out the woman that's in her, I believe. At present she is more concerned about her wedding than about wedded life. But if her future husband isn't soft, he'll have in time a fairly sensible as well as an uncommonly pretty wife."

"Aren't you rather severe on poor little Sophy, Mary?" said Ruth.

"But why 'poor little Sophy'? She has got everything she wants. I confess she appeals in a sort of childish, early Victorian fashion, and one can't deny her one's sympathy. Still, one could admire her more if she tried to help herself occasionally, instead of always crying out for assistance. The clinging female is all right, I've no doubt, from the lover's point of view, but I do not think a husband objects to some self-reliance on the part of his wife. There are many girls like Sophy Lyon, and they

invariably get married. Sometimes, thanks to Providence, they overcome their selfishness, which is really the root of their weakness, and become givers as well as receivers. Sometimes they don't, and I pity the unhappy wretches of husbands, especially if they are poor men. Their wives are the sort who mope because their petticoats don't rustle as loudly as their neighbours', who run bleating to their mothers and sisters because they can't get to Sarah Bernhardt's expensive flying *matinée,* who are ashamed to practise economy, but not ashamed to complain to their friends of having to do so—the sort of wives who, sooner or later, make their men's hearts sick. And all for what? Show—nothing but show! . . . I don't know why I'm talking like this, Ruth," Miss Cruickshanks said with a sigh. "I'm sure I oughtn't to have a disagreeable thought now that I'm home again, and have you, dear."

"I think I can guess," said Ruth. "Sophy has been talking to you of Uncle Alick—her father."

A dull red came into the little spinster's face.

"Why—how did you guess that?" she stammered. "What has it to do with what I've been saying?"

"Uncle Alick," said Ruth, slowly, sadly, "is a man whose heart is sick. I saw him yesterday in town. I don't mean that Aunt Bertha is like the wives you have been describing. You said their selfishness was the root of their weakness, whereas Aunt Bertha's seems to be the root of her strength. But I imagine it must come to pretty much the same thing, so far as the man is concerned—whether the selfishness means weakness or strength. Do you know, Mary, I'd rather live with women I've met in the slums than with my father's sister. . . . You knew Uncle Alick when he was a young man. What was he like then?"

Miss Cruickshanks did not answer. The colour faded from her face.

"What is the matter? What have I said?" Ruth exclaimed.

"Nothing is the matter." The words came after a silence. "But you—you guessed rightly. Sophy did speak to me about her father. Perhaps that was what made me speak as I did. As you say, Mrs. Lyon is strong, while Sophy is weak—but the same root is in both. Selfishness. In man selfishness is natural—since the beginning he has flourished on it. But in woman it's a disease—the more modern, the more virulent. I have hopes for Sophy, but I fear Mrs. Lyon is incurable. Sophy was not telling tales about her parents—you must not imagine that, my dear,—but it was easy for me to perceive the dreariness of—of your uncle's existence. I gathered that Mrs. Lyon does not encourage visits from her grandchildren, and is inclined to despise her sons-in-law, because they have not made better positions for her daughters. Happily her daughters do not set such great store on position as she does—they have better heads than Sophy—and they resent her slights upon their husbands and babies. But it is your uncle who suffers. If it wasn't for Fred, it seems to me he would be utterly lonely. He wants the society of his own, not of a miscellaneous collection who are mere names to him. We may call him weak for not insisting on having what he wants, but I believe he is weak chiefly from sheer disappointment and weariness." Miss Cruickshanks sighed and gazed at the fire. "I didn't answer your question of a minute ago," she continued presently. "You asked me what your uncle was like in the old days. Well, as a young man he was very hearty and kindly and fond of a joke. He was also fond of girls—including myself." Her lips took on a rueful

little smile. "Girls were fond of him—again including myself. I shouldn't wonder if there are several women in Glasgow yet who'd get lumps in their throats to see Alick Lyon as he is to-day, just for old acquaintance' sake, you know. There! I've said enough—too much. The firelight makes me foolish. Don't let me start to discuss Mrs. Lyon again, Ruth. After all, I may be—er—prejudiced."

Ruth said nothing, but thought of her friend's heart, that had been faithful for thirty years, and wondered what her own would feel at the end of that time.

"Tell me about yourself now," said Miss Cruickshanks in a cheerful voice. "I am anxious to hear some details of the work you have taken up in Glasgow. You are already going to Glasgow every second day, you said."

"Yes; Miss Fitzroy won't have me oftener—and now that you are home I believe I'll find three days a week enough. Miss Fitzroy thinks such a country bumpkin as myself can't stand the town work all at once; she says I must take the smoke-curing process gradually. But I think I feel the noise more than the atmosphere. Everything in Glasgow seems to be arranged to make as much noise as possible. However, I dare say I'll get used to it."

"It's a city of big businesses and big hearts," the other remarked. "Taking it all round, there's little that's mean about Glasgow. I must say I get half-stunned with the noise myself, after the quiet of Fairport, but I try to imagine it's just Glasgow's little way of roaring an honest welcome."

Ruth smiled. "Then I must exert my imagination, too," she said, and proceeded to give Miss Cruickshanks some account of her experiences among the women and

children in Miss Fitzroy's district. Later she spoke of Mr. Bilby.

Miss Cruickshanks held up her hands.

"Well, Ruth," she exclaimed, "I'm not going to deny that your ideas of charity are practical, but they are appallingly expensive."

"But not extravagant, Mary. Even for a mere experiment I don't consider this particular idea the least extravagant. The cottage is there, and——"

"But, Ruth!—the risk of having such an individual almost next door."

"He is a gentleman in spite of his failing. You need not be alarmed. And even when he is the worse of drink he is never riotous—only happy and sleepy. Miss Fitzroy assured me of that. She has known him for years, and only the other night, to save him from the police, she and Fred helped him to the wretched room he calls home, and found him most tractable and easily managed."

"Oh, indeed! And suppose he gets intoxicated at Fairport some fine evening?"

"I'm sure I hope it will be a fine evening, for poor Mr. Bilby's sake," said Ruth mildly.

"And you and I shall be expected to conduct him home, I presume?"

"Not expected, dear. Still, I'll be delighted to have your assistance."

Miss Cruickshanks' expression relaxed.

"Ruth," she said, "you have a way of subduing one to your own ideas. Having already taken part in an abduction, there is doubtless no reason why I should not take the arm of an elderly gentleman in an advanced state of intoxication. I do trust that your literary friend does not become vocal in his cups."

"I understand he only hums softly," said Ruth, smiling.

"But, seriously," she went on, "don't you think living at Fairport might give the poor man a chance?"

"A chance, certainly. But——"

"Then that settles it as far as I am concerned. As for Mr. Bilby, I hope to see him to-morrow morning. He is afraid of me—I can't think why—but Miss Fitzroy is going to waylay him if possible, and lure him into her room. I do wish I may be able to persuade him to come to Fairport. And, Mary, if I telegraph to you to-morrow, will you see that the cottage is all right? It was thoroughly cleaned and tidied last week; but Beatrice will have to light the fire. And if Mr. Bilby is going to come, I'll get a woman from the village to cook for him and keep things in order. One room and kitchen won't be a great deal of work. And, Mary——"

"Yes, I know! The only other things you want me to see about are a carriage and pair, some flags and fireworks, and a brass——"

"Certainly! And when you have seen about these things, I'd like if you'd find out whether the cottage high up on the hill—you know the one—we passed it on our last walk together—find out whether it is still unlet, and whether I can have it at once; and if I can have it, telegraph to me at Glasgow, and I'll get furniture for it."

"We are going to remove, you mean!" cried Miss Cruickshanks, in mock dismay. "Remove to a room and kitchen! Heigh-ho, I thought it would come to this!"

"Perhaps it will, if you have patience. Meantime, I want the cottage for a poor widow woman with four young children. I can find the woman something to do here, and the children shall have a chance to grow up healthy. At present they—no, I don't want to think of the little creatures as they are. . . . I've had some awful revelations since I saw you last—awful! I can't do

much, but I must try to do something. You will help me? I know you will help me. There are people yonder who I'm afraid would only be more wretched if you took them away from their filth and squalor; but there are others struggling, hoping, crying for a chance elsewhere. This widow was born and brought up on the coast. When I suggested her going with her little ones to the coast she went half-crazy with delight. The children had never seen the salt water, though they never tired of hearing her tell about it. Would it be for a whole day? she asked so timidly, that I nearly wept. And when I explained that I meant a new home for them, she could not believe. It took me an hour to convince her that I was in earnest. So, if we can't get the cottage on the hill, we must get another without delay. You'll do what you can to-morrow, won't you?"

Miss Cruickshanks put out her hand.

"Whether you are wise or unwise," she said warmly, "there's no resisting you. I'm ready to obey orders. And I'm dying to meet your Mr. Bilby." She rose and crossed to the window, and drawing back the blind, looked out. It was a dark night, clear and calm, and the Gourock shore lights were like strings of jewels. But to her eyes they were blurred.

"Ruth," she said suddenly, and without turning, "how you deserve to be happy!"

"Nonsense! I'm exceedingly happy, Mary. What sort of night is it?"

"Perfect."

"It has been wonderful March weather for the last week. A gale is surely due."

"Gale or no gale, it's good to be home," said Miss Cruickshanks, closing the blind and yawning. "And, oh, what would home be without a bed?"

About ten o'clock next morning Ruth was sitting in Miss Fitzroy's room, and Miss Fitzroy was saying—

"Yes, I've got him for you at last. He's downstairs. Been having some breakfast. Has no money; lost the last of it in the shape of a fine at the police court yesterday morning. Says he is expecting a remittance soon. Fears he has not been writing enough lately. Are you ready to interview him—that is, if you are still bent on attempting his reformation?"

"I'm quite ready, Maggie."

"Then I'll fetch him upstairs and leave him with you. I've no time to listen to long quotations from out-of-date encyclopædias, and, besides, I believe, you will manage him better by yourself. If you want me, ring and tell Euphemia. By the bye, if you do ring, pray note how Euphemia has moderated her knock." And Miss Fitzroy departed.

A few minutes later the door opened.

"Go in, Mr. Bilby. I'll be with you presently."

The little old man entered, and the door was closed behind him. He took a step forward, then halted, peering at Ruth.

"Please come and sit down, Mr. Bilby," she said.

He put his hand to his head.

"A judgment—a judgment," he whispered, half turning as if to flee.

"Mr. Bilby," she said encouragingly, and held out her hand, "why are you afraid of me?"

He seemed to brace himself, but came no nearer.

"Ma'am," he said tremulously, "I dare not take your hand, but I beg of you to send for the police and give me in charge for obtaining money on false pretences." His voice died away to a whisper.

"Mr. Bilby! What do you mean? I don't understand."

"Ma'am, you don't know me, but I know you. Give me in charge, I beg of you."

Ruth looked completely mystified. "But," she said at last, to humour him, "how can I give you in charge if I don't know you? You must tell me about yourself. Please sit down."

He shook his head and dropped his chin on his breast.

"Ma'am, I cannot look at you." His voice shook. "Ma'am, when I last saw you in this place—I cannot remember the day, though I cannot forget your kindness—you gave me your hand, knowing me to be a drunkard. But, ma'am, I am worse, much worse than that. . . . I did not know who you were at first, ma'am; and when I recognized your name, I fled. Now I do not flee. I wait to be punished. Let me be punished, so that my shame may be a little less. For, ma'am, I have deceived and swindled you——"

"Oh, Mr. Bilby!"

"That is only one of my names. Perhaps you know me by the name of Carnachan—William Carnachan, the poor author with six children and an ailing wife, who for nearly a year has often craved your bounty, and never craved in vain. Ma'am, I am that swindler, that thief, that liar——"

"Oh, don't!" cried Ruth, turning away.

"I disgust you, ma'am," he resumed, clenching his hands; "but I told myself if ever I saw you again I would confess. It seemed to me a small sin to cheat the wealthy, and I was growing old, and was lonely and hopeless, and the wit for work was feeble and the desire for dreams very strong. And there were no good dreams without drink. Ma'am, I do not excuse myself. There is no

excuse for me. But when I was deceiving you I did not know you. I had not felt your kindness, your kind hand, your kind words. Ma'am, your kindness broke me. I said to myself I would abstain; but I failed. I had some money, and I—I sought to forget your kindness and my own shame. I said I would write no more letters, though I starved. I have written none. And I said I would confess if the chance came; and the chance has come, ma'am. Send for the police, and let them take this worthless old man and punish him. . . . Oh, God, whom I have forgotten, I am—sorry."

It was like the cry of a child, and Ruth turned quickly. The shock, the bitter knowledge of having been cheated, the loathing thought that a man could sink so low, the pain of hearing the miserable confession—all, all died out in her soul, and pity rose in flood.

There stood the trembling old man, his shoulders abjectly bowed, his wrinkled hands to his face, his tears running between his bony fingers. Oh, piteous, piteous sight!

Her eyes filled, and straightway she went to him. Taking him by the arm, she led him faltering to a chair.

"Mr. Bilby," she managed to say, "you will stay here till I come back—won't you? You have confessed, and—and you are forgiven. Be sure of that. Think of nothing else. I'll come back soon."

When she returned he was sitting staring at the floor. She seated herself not far from him, and at once began to speak.

"Mr. Bilby, I want you to come to Fairport to-day—this afternoon. The cottage I told you of before is ready. I don't think I mentioned that it has a small garden which might give you some occupation. You are not

unused to a garden, I believe. Then there is fishing in the loch, if you care for that; and when you want to read, I have many books of my father's—he was a professor, you know—which I am sure would please a clever man like a schoolmaster. And the change will do you good. The spring is coming quickly now, and Fairport is very beautiful. You will come?"

"Ma'am," he muttered feebly, "ma'am."

"You might call me Miss Lennox, seeing we are going to be friends."

"Friends? . . . Oh, ma'am," he whispered, "it's too much. It isn't natural, it isn't human to forgive as you forgive. I sinned against you in a way that——"

"And I'm asking you to do something to make up to me for the past," she said quickly.

"Coals of fire, coals of fire," he murmured to himself.

"I want you to come to Fairport, Mr. Bilby."

"Ah no, ah no." He clasped his hands. "I understand what you mean, ma'am—Miss Lennox, if you will have it so. But I should be only a disgrace to you. I—I'm worthless, hopeless."

"I want you to come with me when I go to-day."

"With you?" He lifted his head slightly.

"Surely."

"In—in your company, ma'am."

"Of course."

With a cry Mr. Bilby left his chair, and ere she could attempt to prevent him was on his knees before her. Bending low, he put the edge of her skirt to his lips.

"Miss Lennox," he said brokenly, "I'm your servant. There is nothing I will not try to do for you." His voice sank. "Travel in her company," he said under his breath, "travel in her company! God! was ever a lady like this?"

Ruth had risen in confusion.

"You shouldn't have done that, Mr. Bilby," she said, trying to steady her voice. She bent down and helped him to his feet.

Now he dared to look at her, awe and worship in his eyes.

Recovering herself, she held out her hand.

"It's a bargain, isn't it?"

"Tell me what I am to do, ma'am—Miss Lennox," he answered humbly.

She asked him several questions, and gathered that he owed a small sum for rent, and had next to no possessions worth removing from his lodgings.

"You must get some clothing before we start," she said, "and you must have a proper meal. It is cold on the steamer. I have ten pounds here. Please take them."

Mr. Bilby drew back.

"I don't believe it," he cried stupidly. "It can't be true. It's a dream, or I'm going crazy."

"Please take the money, and get what you require."

He smote his brow.

"Ma'am—Miss Lennox—is it true that you are offering to trust *me* with ten pounds?"

"Quite true, Mr. Bilby. And if you do your shopping quickly, we shall get the two o'clock train. When you have bought everything—including a proper meal—you might take a cab and call here for me." She put the money into his hand.

He looked like falling on his knees once more, and she hurriedly added—

"I should much prefer to catch the two o'clock train."

"Yes—yes!" he exclaimed eagerly, as though he had suddenly perceived that he could do her a small service. "I'll be quick, ma'am—very quick."

With a glance of passionate gratitude, he turned and left her presence, muttering, "God, was ever a lady like this?"

"Well," said Miss Fitzroy, as she entered the room a few minutes later, "wouldn't he be persuaded?"

"He is coming with me by the two train," Ruth replied, not without a suspicion of triumph. "I must telegraph to Mary."

"And where is he now?"

"He has gone to pay his rent and buy some things."

"You gave him money?"

"Ten pounds. I hope it will be enough. I've no idea what a gentleman's clothing costs."

"Ten pounds!" gasped Miss Fitzroy.

"Why, what is the matter, Maggie?"

"Oh, the matter is simply that I am wholly and completely jiggered! I hope he may come back."

"I, too, am hopeful," said Ruth. "Anyhow, he's sure to come back to give you a donation to the good work!"

"Well, I must say you do look on the bright side," said her friend. "Ten pounds! Holy Moses! Oh, enter, Euphemia. What is it?"

"Please, for some clothes for a poor woman that's got a new-born baby an' nothin' to hap it in but a newspaper."

"All right, Euphemia. Say I'll be down at once." Miss Fitzroy turned to Miss Lennox. "Ruth," she said hotly, "what does God think when a baby is born like that?" She dashed out of the room.

In due time Mr. Bilby came back, all in a flutter, but absolutely sober. He offered Ruth a considerable balance of cash.

".You are sure to find other things you require when

we get to Fairport, Mr. Bilby. And you might kindly pay the cabman and take the tickets," she said.

And once more poor Mr. Bilby wondered if it were all true; and realizing that it was, repeated a certain question to his Creator for the third, but by no means the last, time.

CHAPTER XXX

SUMMER was long in coming to Fairport that year. Wet and chilly winds prevailed until July. In the last week of June there blew a gale that played havoc with the small pleasure-craft on the Firth of Clyde, and made misery for the holiday trippers on the river steamers and the sojourners at the coast. Early tourists from England and America vowed they would never again trust Scotland. However, they changed their minds when on the third of July the heat made its advent so abruptly that one grew warm while still complaining of the cold. After all, in the matter of weather there isn't much difference between fools and philosophers. Most of us reach a second childhood in a rainy holiday.

But at last the sun shone confidently on Fairport, and fools and philosophers alike ceased to grumble, for the time being at any rate. (There was to be a real "heat-wave" presently.) Wardrobes were hurriedly harried, warehouses raided, in order, seemingly, that Nature should not provide all the gaiety. Floral confections, false but fair, and brilliant creations in straw replaced draggled bonnets and sodden motor-caps. Careful mothers whose faith had clung so long to flannel went down on their knees before chests of clothing, and smiled upon pretty things of linen and cotton, which were going to be worn after all; anon their little ones were playing in the sun, as light and white as snowflakes. Young men who had had the moral courage to carry overcoats throughout June ceased to do so, and appeared in new, or nicely-pressed, summer suits and straw hats. Elderly prosperous gen-

tlemen, perspiring in the afternoon trains, made mental mems to ask their wives to lay out white waistcoats and grey felt hats for the morrow.

Humanity in these regions clings to some strangely wooden ideas, one of them being that it should be as outwardly gay as possible at the season when outward gaiety, however pleasing, is really least required, and as dull as possible at the season when dulness is already more than abundant.

Certainly, on this Saturday afternoon, Nature needed no assistance in the way of cheer, and, with all its efforts, Humanity's contribution was somewhat like the addition of a few buttercups and daisies to a square mile of meadow. On the other hand, it is more than possible that a few buttercups and daisies may be happily satisfied that the rest of the meadow exists merely as an addition to their own brilliance and beauty—and who would, even if he could, disturb so blissful a belief?

Fairport was busy—from the points of view of the shopkeepers, piermaster, and cab-hirer. Nearly all the villas were let for the season. Small stir, however, was visible from the main road that wound along the shore, save in a large field near the pier, where some hundreds of Sunday-school children from Glasgow were vigorously employing the shining hours of (to many of them) the most shining day of the year. The "gentry"—the younger members, at least—were on the high golf-course, or on board the Club steamer, which was following in a desultory fashion—there being scant wind—the larger yachts in the last matches of the Clyde Fortnight. In secluded gardens older folks rested under sunshades, reading or sewing; perchance some in lounge-chairs, with handkerchiefs over their faces, drowsed contentedly after their two o'clock dinners. Parents played with their off-

spring on the shore, or rowed them to and fro on the calm waters of the loch. Occasionally a motor or cycle sped along the road, or a private carriage rolled respectably by. Steamers came and went, thronged with passengers, their paddles drumming loudly in the stillness, while now and then from their decks might be heard the cheery grunt, wheeze, and tootle of a more or less German band.

The Club steamer, with all its desultoriness, was following the races more closely than were the majority of the passengers, who were engaged chiefly in discussing town gossip, tea and cakes, ices, chocolate creams, costumes and millinery, and the suitability of the last-mentioned to the respective wearers. Many people carried marine-glasses, and frequently insisted on lending them to people who didn't want them—this was particularly noticeable between young men and maidens. When a gun was fired there were numerous inquiries—"Which has won?"—made in pretty much the tone we adopt in saying "How d'ye do?" to an inferior person who stops us on our way to catch a train. When the string band struck up the most popular waltz of the year—from the *Cheery Widower*—everybody named it, but whether such recognition was due to the ability of the band or to the cleverness of everybody need not here be decided. Sundry middle-aged and elderly gentlemen stood aloof from the frivolous groups and growled their opinions to the effect that yachting was nothing like what it used to be, and that golf was playing the deuce with the good old sport. But the subject of yachting was clearly out of place at such a function, which statement is strengthened by the fact that the *Social Outlook* in its next issue recorded the names and approximately the dresses of one hundred and forty-two ladies on board the Club steamer, but did not make reference to a single yacht.

Ruth and Sophy were sitting near the stern on chairs which two men had given up to them. Ruth knew the men but slightly, but they appeared anxious to improve their acquaintance. Other men had eagerly acknowledged Ruth's recognition, and had looked as if they, too, would like to speak. Sophy was not a little astonished to discover that her cousin apparently found favour in the eyes of the male sex; somehow she had never thought of Ruth in that way, and for a moment she felt annoyed. The next moment she felt ashamed, remembering she was an engaged girl.

Sophy had telegraphed that morning, begging her cousin and Miss Cruickshanks to join her on the Club steamer, for which she had tickets. Mrs. Lyon was to have used one of the tickets, but the cares of her new house, of which she had just taken possession, forced her to relinquish an outing which, according to the *Social Outlook,* she had graced in past years. Miss Cruickshanks had seemed desirous of the cruise, and Ruth had made no opposition.

The early afternoon sunshine had, unfortunately, proved rather strong for the little spinster, and she had retired to the saloon, to rest her eyes, as she expressed it. Ruth found the men entertaining; as far as politeness allowed them they devoted themselves to her. Sophy tried bravely not to get cross, and thought of Mark slaving away in the horrid laboratory. But about three o'clock she lost patience.

"Ruth," she whispered, "oughtn't we to go and see how Cruicks is getting on downstairs? Besides, there's something I specially wanted to tell you—something very particular—and the cruise will soon be over."

"All right, Sophy," Ruth replied agreeably. "Let's go down." They descended to the saloon, where

Miss Cruickshanks, in solitary state, was enjoying a nap.

"Don't disturb her," said Sophy. "Sit down here, Ruth, and I'll tell you what I wanted to tell you. It was really my chief reason for asking you to join me to-day."

She began to speak in disjointed whispers, holding her cousin's arm.

"Ruth, I expect you've been wondering why Mark isn't with me to-day. Well, he's busy in the laboratory. But he wouldn't be busy there just now unless it was something very important. It—it *is* something very important—fearfully important. Of course it's a secret, Ruth, dear, but I'm sure he wouldn't mind your knowing. I—I believe he would like you to know. He told me about it last night. It's some experiment—I don't understand it a bit, except that if it comes out right it will mean a great deal of money. Do you understand, Ruth?"

"I think so. Do you want a great deal of money, Sophy?"

"Oh, well, yes, I suppose I do. But I'm not thinking altogether of myself, Ruth."

"Naturally you think of Mark." Ruth smiled.

Sophy squeezed her cousin's arm.

"Mark and—somebody else," she said. "The experiment has taken months," she went on jerkily. "It's awful to think of its success being decided to-night—some time to-night. Mark told me that the tap of a hammer, just the tap of a hammer, Ruth, would decide it. But Mark is very hopeful. I'll be broken-hearted if it fails."

"If it fails, Mark will try again, Sophy."

"Ah, but that might mean a long time. I don't think Mark would mind so much as—as his partner."

"You mean yourself, Sophy?"

Sophy laughed nervously.

"No, I don't mean myself—for once, Ruth. I mean some one who is in a great hurry to make money for a—a certain purpose—some one you know. Oh, can't you guess?"

Of a sudden Ruth's face grew rosy. She turned to the saloon window. For long, it seemed to Sophy, she remained rigid.

"Ruth," said Sophy at last, "don't be angry with me."

Ruth made no response. Staring at the foam from the paddle, she wondered miserably how her cousin had come to know of the money paid to Dick's creditors. She had believed that no one, save those directly interested, knew aught about it. The colour in her face gradually faded.

"Don't be angry, dear Ruth," whispered Sophy once more.

"I think I must ask you, Sophy, to leave my affairs alone."

"Oh, Ruth, darling, I didn't mean to offend you. But I couldn't help telling you about the experiment. I thought you would be interested. You are my best friend, and—and—oh, I must say it—Dick is Mark's best friend. And Mark and I——"

"Sophy, be silent!"

The girl gave a gulp, and caught Ruth's arm with both hands.

"Let me go on, Ruth, now that I've gone so far. Dearest, I've been longing for ages to do something for you. And I've found out that Dick is far, far fonder of you than ever he was——"

"Hush! I must leave you. You have no right——"

"I don't care. I say he's far, far fonder than ever he was, and if the experiment succeeds, he'll come and throw

himself at your feet and ask you to marry him—and, oh, Ruth, I shan't be really happy till then."

Ruth, pale now, made to rise, but the other clutched her convulsively.

"And I know, dear Ruth, you care for Dick far, far——"

"How dare you, Sophy?"

"I do dare!" stammered Sophy rebelliously, half-hysterically. "I do d—dare to do what I can to prevent t—two people who love each other from being wretched and m—miserable for ever and ever. N—now I've told you, and I don't c—care whether you're angry or n—n—not. And Mark says, if the experiment comes out right, it will be chiefly owing t—to Dick. And D—Dick has no d—debts now—the old business got sold, you know—and his mother is m—married, and even if he had only a little money he could m—marry, and you wouldn't expect him to have a great d—deal, Ruth dear, though he will have heaps if the experiment——"

"Sophy, for Heaven's sake go away and leave me!" said Ruth desperately. "You have done very wrong——"

"No, I haven't." Sophy's eyes filled as she rose. "All right, I'll go. But if this w—weren't the saloon of a steamer, I'd say you ought to go d—down on your b—bended knees and pray for the experiment to-night to c—come out right."

She kissed her cousin's ear, which was all her lips could reach, and disappeared.

Ruth's thoughts were as the churned waters under her vision. And ere they could grow calm Miss Cruickshanks awoke.

On reaching home, an hour later, Ruth and Miss Cruickshanks found Mr. Williams sitting in the garden.

"I was beginning to fear that my journey to Fairport was fruitless," he said to Ruth, "but I thought it better to answer in person your letter, which I received this morning."

"Business?" she returned. "I hoped you had come on pleasure, Mr. Williams. In which case I'd express still more regret for my absence." She smiled slightly. "In any case, you must have some refreshment first. You needn't go till the late steamer," she added hospitably. "Mary," she said to Miss Cruickshanks, who was about to enter the house, "I think we might all have tea out here. Would you mind telling Agnes to let us have it at once?"

"You will try to forgive an old man's intrusion?" he began. "But I was considering your own interests, Miss Lennox, in coming this afternoon. There are some things that even a lawyer finds difficult to put in black and white."

He looked tired and anxious, and she noticed it.

"Mr. Williams, you must not speak of intruding. You are welcome. I'm sure I have often asked you to come to Fairport. Please rest, and after tea you shall talk whatever business you like. Did you have a crowded journey?"

"The train was uncomfortably packed, but the sail across made up for that discomfort. It was most delightful. My dear young lady"—he smiled—"before you came I was saying to myself that there are only two things that make me think of retiring from my profession. One of them is a day on the water such as this; the other is—yourself."

"Am I so terrible a client?"

"The most terrible I ever had."

They caught each other's eyes and laughed, but not very heartily.

"Then perhaps *I* ought to retire from your business," said Ruth.

Mr. Williams removed his spectacles and polished them methodically.

"My dear young lady," he said slowly, "it is the rapidity of your retiral that is giving me such grave concern—your retiral from all that Providence has——"

"Would you care to see the roses until tea is ready?"

"Such grave concern," he repeated.

"I think you once said you cared for pansies. There are some varieties you may not have seen. Come, Mr. Williams, if you are not too tired."

"Roses and pansies," he muttered, "roses and pansies! Lord, what a jump from capital and interest!" But he followed her obediently.

At tea he did his utmost to overcome his depression, albeit the principal and final result of his efforts was a sorry jest to the effect that, having eaten so many strawberries, he could no longer consider his errand fruitless. It is true that Miss Cruickshanks, refreshed by her nap on the steamer, laughed merrily, but Ruth, who may be forgiven her wandering thoughts just then, merely remarked in a most matter-of-fact voice that the strawberries had come, she believed, from Southampton. Whereupon the poor old gentleman allowed melancholy to claim him for its own.

The meal over, Miss Cruickshanks departed indoors.

"Now, Mr. Williams," said Ruth, rousing herself, "please have your cigar, and tell me the worst."

From his case he picked a silky-leaved cigar and lit it in a half-hearted fashion—almost as if he regretted its being a good one.

"I am here," he said, "to endeavour to prevent the worst. Your communication of yesterday's date gave me a great shock."

"I'm sorry," she replied. "I was afraid it would annoy you. Still, you are feeling better now, aren't you, and will be quite able to carry out the instructions on Monday?"

"I am here to beg, nay, to implore, you to reconsider the instructions contained in your letter. I cannot believe, Miss Lennox, that you have given your instructions sufficient serious and weighty thought."

"Perhaps I didn't put them clearly enough."

"Too clearly, if I may contradict you, only too clearly. Your intentions were to me painfully evident. They were admirable, too extremely admirable—I will not deny it. But you must think of yourself and of your future. To put that necessity plainly before you was the main object of my visit."

"But, Mr. Williams, the instructions I have given you are simply the result of thinking of myself and my future. Once they are carried out, my mind will be freer than it has been for a long time. Lately I've been feeling a little afraid of—of going too far—of making bargains I could not fulfil. You understand?"

"A wholesome and sensible fear!" he said eagerly. "I'm rejoiced to hear that you have felt it at last."

"And so, after going through my accounts as well as I could with the help of Miss Cruickshanks, I decided upon the plan I wrote you about."

"But I do not see——"

"It's very plain to me," said Miss Lennox. "It's exceedingly plain that I can't go on as I have been going, and that I dare not take any more obligations for the future. Therefore, to make sure that I don't do anything

stupid with the money that is required for these future obligations, I wish it put not exactly out of my reach but where somebody else may also have charge of it. I have chosen my friend Miss Fitzroy to share the charge, and none of the money may be used except for the purposes intended."

"Might as well give it away," muttered Mr. Williams.

Ruth smiled patiently.

"I'll give it away, if you prefer. But I do not think my plan is unreasonable. The money is practically engaged for certain purposes, and will be safer out of my hands. As for the little provision I have asked you to make for my friend Miss Cruickshanks, I'm not going to discuss it at all."

"That is a comparatively small matter compared with the other. The other involves an enormous sum. May I ask if you have signed any agreement or forms as to its disposal?"

"No. But I have promised, and there are people who will depend on my keeping my promise. You see, Mr. Williams, I have made up my mind, and it isn't a bit of use trying to make me change it."

"But you don't understand, you don't understand," he cried almost angrily.

"You think I am not acting in a business-like way, but I think that is exactly what I am doing."

"But you don't understand, you *can't* understand the effect on your income. You will be all but ruined!"

"Oh, surely not," said she, adding thoughtfully, "unless I have miscalculated."

"Ah! that's it! You have miscalculated." His tone was suddenly elated. "I was convinced you did not understand. *Now* we shall give the whole matter a new complexion! Hah! Pray listen to me for one moment."

From the inner pocket of his coat he snatched a folded paper. He tore it open with a snap. "Here are *my* figures, my dear Miss Lennox, and you may take it from your father's old friend that there are no miscalculations. Now attend, if you please. I am about to tell you what your income would be, if on Monday I carried out the instructions contained in your——"

"And what will it be, Mr. Williams?"

"——communication of yesterday's date. You ask what your income would be?" His voice rose in triumph. "I am about to inform you!" Then slowly, ponderously he uttered the words—

"Your income, my dear young lady, would be the wretched, miserable, paltry, beggarly sum of—*two hundred and eighty-five pounds, three shillings and two pence, per annum!* Hah!"

"Dear me!" Miss Lennox remarked. "I must have miscalculated after all——"

"I knew it!"

"I don't know how, but I had counted on having three hundred a year. However, I'll manage."

Mr. Williams sank back in his chair, his lips moving mutely, his expression dazed.

"Don't look so vexed, Mr. Williams."

"Vexed!" With a bounce he sat upright. "I tell you, Miss Lennox, that I won't do it! I vow I won't! I refuse to accept your instructions seriously."

"I am sorry," she said with gentle firmness, "but the thing has got to be done, somehow. I'm quite determined on that. We have often disagreed, Mr. Williams, but we have never quarrelled. You see, I have got my own life to arrange. It's not as if I were fond of the money——"

"When you are as old as I am," he began feebly.

"I do not think your age is anything to boast about," she said sweetly.

"I won't listen to you! But I make bold to say you will learn the value of money some day, Miss Lennox." He sucked at his cigar, which had gone out immediately after the first lighting, peered at the ash, and crossly threw it away.

"Did you mean that for an object lesson on the value of money, Mr. Williams?" With an impulsive gesture she stretched out her hand and laid it on his sleeve. "I'm not ungrateful for all your goodness and help," she said softly. "Oh, no! you must never imagine that. But, as I said, I have my own life to arrange. And it is only the truth when I say I'm glad that the money is gone. It hasn't proved useless, but to be useful it had to go. Now I am as I would have been had father never made the fortune—which, as you know, was never intended for me. I—I think I felt that more than anything at first—I mean, that a girl should be considered so inferior to a boy. I've got over the feeling now. I don't believe I really envy man for any advantage he has over woman."

"I should be pleased if you would point out any advantage in this particular instance," said Mr. Williams with a groan. But he put his hand over hers.

"Then you will arrange the business on Monday?" she said presently.

He hesitated. "Wire me on Monday, if you are still of the same mind," he sighed at last, grasping at a straw.

"Very well," she assented to please him.

Later she walked with him to the pier. A short distance from the gates of her home they passed a tiny cottage, in the garden of which a little old man was working leisurely. He smiled and bowed as though he were extremely happy.

"That was Mr. Bilby," said Ruth.

"Ah," Mr. Williams returned, "your most curious protégé, if I remember aright. Ahem!—er—how is he behaving?"

"He does his best."

"He has had relapses, of course?"

"Not for the last four weeks. That seems a long time, doesn't it, Mr. Williams?"

Mr. Williams gave a cough suggestive of doubt.

"Well," said Ruth, "I am not going to despair—and neither is Mr. Bilby. *He* has to do all the trying, poor man. We can't guess how hard that is. But he seems brighter every day, and fonder of his garden, and now he is getting quite keen on books again. I think I am right to be hopeful."

"Ah, my dear young lady, I'm sure I wish most heartily that you may not be disappointed."

"Thanks," said she, a trifle shortly.

They walked the rest of the way almost in silence. Mr. Williams' soul was filled with the refrain—"Two hundred and forty thousand pounds all gone in eighteen months."

And Ruth was imagining the tap of a hammer.

For some minutes after the steamer's departure she remained on the pier, leaning on the rail, gazing downwards into the green depths. At length she straightened herself, and there was a hint of defiance in the action. With her old pride of carriage and arrogance of movement she walked through the village and entered the post-office.

CHAPTER XXXI

A GLOW of heat still came from the furnace, though nearly an hour had passed since Mark Renfrew, with the long, quaintly shaped tongs, had cautiously extracted the dazzlingly pinky-white crucible containing that which was to prove the value or worthlessness of months of thought and experiment. The crucible, set on the stone table, was now a dead white, but the grey mass in its shallow cup was not yet cool.

"Must let it take its time," said Mark, withdrawing his fingers after gingerly holding them within an inch from the crucible. His voice echoed in the cavernous chamber, which freshly whitewashed walls could not save from gloom; for now the daylight that came down from the quadrangle, through gratings and iron-framed small-paned windows, was fading. "Because, Fred," he continued, turning to the boy perched on a high stool, "we daren't do anything to hasten matters. It must cool of its own accord."

"And then?"

"Then we place it on this anvil, and Dick—yes, Dick, you must do the deed. Dick, I say, has a slog at it with this hammer. And then——"

"Yes?"

"Well, if it holds together, we smile; and if it gives way, we—try not to follow its example."

"I see," said Fred gravely. "It's jolly good of you chaps allowing me to be present," he went on. "It must be a beastly anxious time for you both. But it must be a

grand thing to make a discovery—I don't mean by a rotten fluke, but by sheer hard work."

"All the same, a rotten fluke, as you gracefully express it, would be good enough for me," said Mark. "One may deserve a fluke."

He glanced at Dick, who was restlessly pacing the broad flagstones at the far end of the chamber. The boy's eyes followed the man's.

"Rather!" said Fred heartily.

He and Mark conversed awhile, and then the latter once more approached his fingers to the crucible. Presently, with a quick movement, he upset it, and the little grey mass rolled on the stone slab.

"Another five minutes ought to do it, Dick."

Dick halted. "Five minutes? All right," he said, and resumed his walk.

"Mark," said Fred in a whisper, "if this doesn't come off, has all the work gone for nothing?"

"Pretty much so. We'd probably learn that we had been working on a false scent. Still, one never knows." Renfrew raised his voice, "In chemistry one often has to fail in order to be successful. Sometimes it's a case of looking for lead and finding gold."

Dick's voice came to them across the chamber—

"Thanks, old man. But usually one finds common or garden mud, Fred. Don't listen to Mark. He's too optimistic."

Mark laughed, but Fred looked distressed.

Said the latter earnestly, "But even if it doesn't come off this time, Dick, you'll have another shot at it?"

"The bull's-eye is always there," put in Renfrew. "Bound to plug it in time."

"Sure to get the range at last," added Fred.

"Hooray!" said Dick in a most dismal tone.

Fred dropped from the high stool, swiftly crossed the floor, and took Dick by the arm.

"But you will try again, Dick?"

Dick was touched.

"As often as you like, Fred," he said quietly.

Renfrew again tested the temperature of the little grey mass—it was the size of an ordinary bean, and somewhat similarly shaped—with his finger-tip. This time he touched it, and tilted it over on the cold stone.

"Now we shan't be long!" he cried cheerfully. "Think we ought to light the gas, Dick?"

"Let's get the job over first. What's the time? Half-past eight. We ought to have arranged the performance for the mystic hour of midnight. Eh, Fred?"

Thanks to his friends, Dick's spirits were rising.

"You've had plenty of midnight performances here lately," said Fred seriously. "Must have been beastly eerie?"

"The spiders are a bit off," Mark observed. "They drop from the roof sometimes. How they can enjoy this atmosphere, goodness knows! I think I'll shut that window. I feel cold."

They all felt cold, though the temperature of the chamber was nigh 70°. A silence fell upon them. The building they were in was absolutely still, save for the faint, sluggish drip of a filter in the adjoining laboratory. No sound of the city penetrated to the furnace chamber.

The three pairs of eyes were fixed on the little grey mass. Two minutes passed. . . .

Mark looked at his watch and heaved a sigh. The others echoed it. Mark picked up the little grey mass, held it for an instant in one palm, then for an instant in the other. Then he replaced it on the stone, realizing that there it would cool a trifle faster. No one spoke.

And now the little grey mass lay on the anvil.

"Come along, Dick, my boy, and try your strength. Three shots a penny, and a good hot-smoking cigar, et cetera!" Holding out a hammer Renfrew tried to speak lightly, but his voice was husky.

"Do it yourself, Mark."

"No, no. The honour is yours, and you deserve it."

"Rot!"

"Go on, Dick," said Fred breathlessly.

Dick came forward slowly, and accepted the hammer. He looked at Mark. "Forgive me if I've been all wrong," he said in a low voice.

Taking up his position before the anvil, he raised the hammer. Renfrew stuck his hands in his trousers pockets and leaned against a water-tank. Fred put his palms to his temples.

And just then the clang of a bell resounded through the long stone corridors. Dick lowered the hammer.

"It may be the chief—forgotten his key," said Mark. "Wait a minute, and I'll see."

He left the room, and returned shortly with a telegram.

"Wire for you, Dick."

"For me? Who—oh, never mind. Thanks, Mark. But, I say, let's get through with this first." Taking the envelope in his left hand, Dick gripped the hammer in his right.

Once more the three pairs of eyes sought the little grey mass. Once more the hammer was raised.

It fell.

There was a crack as the little grey mass was shivered to dust and fragments.

"Damn!" Renfrew softly ejaculated.

Something like a sob came from Fred.

Dick burst out laughing, let fall the hammer, and strode to the far end of the chamber.

The bell clanged again.

"I forgot to tell you the boy was waiting to see if there was any answer, Dick," said Renfrew.

"Oh, the telegram." Dick smoothed out the crumpled envelope and opened it. He had to stand close to the window in order to read it. His friends saw his head go down, then his hands fall to his sides, one clutching the paper, then his shoulders heaved twice or thrice.

He turned abruptly and came towards them, holding out the telegram to Mark.

"I'll tell the boy there's no answer," he said. "You had both better read this. There's no reason why you shouldn't. I've no doubt it was meant for you, Mark, as much as me, though how she knew of this affair I don't understand. I'm glad I didn't open it sooner."

He left the room.

Mark struck a match and lit the nearest gas jet. He and Fred read the telegram together.

"*To wish you success.*—RUTH LENNOX."

And they solemnly shook hands.

"Sophy must have told her," Renfrew explained on Dick's return. "Nice of her to wire. Which reminds me that I promised to let Sophy know the result. Don't worry about this, old man. We'll hit it next time. I'll look you up to-morrow. You'll excuse me running off now, won't you?"

"Oh, yes, Mark. Tell Sophy I'm sorry. I'll lock up. Don't wait."

"I'll wait, if you don't mind," said Fred.

CHAPTER XXXII

MR. LYON, sitting in a new easy-chair covered in claret-coloured leather, made a slight, uneasy movement.

His wife repeated her question—

"You told Fred about the money?" She looked at him across the table at which she had been writing, a handsome figure in a black lace dinner gown.

They were in the smoking-room, and the hour was late.

"The boy got it out of me last night," said Mr. Lyon at last, half-apologetically, half-defiantly.

"Oh, indeed! He got it out of you! Really, Alick, I begin to fear that you have neither discretion nor strength of mind. We shall probably have Fred making all sorts of ridiculous fuss. He can't help it, of course. He is naturally sentimental and unpractical—which you might have realized by this time."

"Nonsense, Bertha! Fred is not in the habit of making a fuss. He sees things differently from you—and me; but he doesn't make others suffer. I cannot yet see why you did not tell him at the very beginning."

"It was not expedient that he should be told. May I ask how he took the news?"

"I'm afraid he was put out, Bertha. He didn't seem to like the idea of——"

"Quite so!" Mrs. Lyon began to gather her papers together. She was honorary treasurer of a society for providing poor children with a day in the country once a year. She had never seen any of the poor children, but

had attended on their behalf numerous drawing-room meetings, fragrant with flowers, in or out of season.

"Bertha," said her husband, breaking silence, "I could not avoid telling the boy. And I can't say I'm sorry I did so. I—I can't go on lying eternally."

Mrs. Lyon patted her papers into a neat bundle.

"How you exaggerate!" she remarked smoothly. "Are we all liars when we happen to find silence convenient, not to say wise?"

"You told Sophy," he said, with an uncomfortable glance.

"Sophy can see things from a practical point of view," she replied. "I should like to know why you told Fred."

"Because the boy could not understand certain things, and he quite naturally asked for some explanation."

"It is not quite usual, is it, for boys of twenty-one to demand explanations from their parents?"

"Oh, Bertha, be reasonable. Fred did not demand; I might say he begged. It came about in this way. Last night it was the old story. He came to me, to try to persuade me to take him into the business."

"Yes, yes. Go on, Alick."

"I—I referred him to you, as usual," said the man a little bitterly. "But he persisted. In a moment of exasperation I answered that my business was not worth any young man's while going into. He stared at me, and then began to look round the room, as if he couldn't understand all this fine new house and furniture. Then he asked me if I was joking——"

"Which you might easily have admitted."

"Enough, Bertha! I'm sick of prevarications. I'm used to them in business, but spare me them in the case of my own son."

"There is no necessity for being theatrical in the mean-

time. We had better reserve ourselves for the inevitable scene with Fred. Poor boy! Couldn't you have let well alone?"

Mr. Lyon sighed. "I told Fred that the prospects of my business were doubtful, and that he had much better devote himself to the high profession chosen for him. He had pleased us greatly by taking his M.A. degree, and we'd be greatly disappointed if he did not follow up that. 'But, father,' he said, 'your business *must* be jolly good at present.' That beat me, Bertha. I'm sorry to have displeased you, but I could not help myself. I simply told him where the money had come from."

Mrs. Lyon straightened a diamond brooch on her corsage ere she replied—

"Whereupon he became righteously indignant that his mother should have taken what justly belonged to her?"

"No, no, Bertha. But he didn't seem to understand why we had never told him about Ruth's gift."

"Gift! You mean conscience-money."

Mr. Lyon waved his hand in a deprecating gesture. "Have that as you will," he said in a dull voice.

"Well? was that all?"

He shook his head. "No, there was something else. Fred asked me about the money I got from Ruth a year ago."

She sat up straight. "What does Fred know about that?"

"I told him of it one night last winter. It was troubling me, and there was relief in telling—my son. You must remember, Bertha"—his voice was pathetic—"you must remember that my affairs have never seemed to interest any one particularly except Fred. I had a perfect right to tell him my trouble."

"I am not discussing your right, Alick," she returned coldly. "What did Fred want to know about the money your niece *gave* you?"

"Ruth certainly gave me the money, but I accepted it as a loan. Bertha, you must help me to repay it. Without it, I should have been a bankrupt a year ago. Bertha, I dislike speaking about this, but I would again ask you to advance me——"

"How absurd you are! Twenty thousand pounds! And you say business is bad, and then ask me to pay away that huge sum! My dear Alick, pray try to be sensible."

"But it is Ruth's money."

"Nonsense! It was a gift—a very kind gift, no doubt. You would offend her by returning it. And I can assure you that Ruth does not want it. Her sole ambition seems to be to get quickly rid of what she has."

Mr. Lyon passed his hand wearily over his eyes.

"I am ashamed," he muttered, "I am ashamed."

"You have not answered my question about Fred."

"Oh, I'll answer," he cried with sudden irritation. "The boy assumed that the money had been repaid—and I undeceived him. That's all!" He dropped back in his chair with a groan.

"I am really sorry for you, Alick," said his wife, and her voice cut. "You have such peculiar ways of trying to retain your children's respect."

"At least, I try to respect my children." There was an unwonted violence in his voice. He sat upright once more and looked straightly at her. "You are going too far, Bertha, going too far. We have five children, but you have left me but one that I can call my own. You sent our eldest son abroad with your eternal paltry fault-finding. Anna and Bertha never come to see me now—the men they married aren't often enough in evening dress, nor fond enough of eating at other people's expense, to please your ideas; my grandchildren regard me as a stranger. Be silent, Bertha, I will have my say. And

even my little Sophy has changed since she left school. So there's only Fred—and to my boy I will say what I choose, and be honest, though he should think less of me. But he won't. I know he won't. There's more faith and sympathy in that lad than all the genteel Christians we've met, put together. Be silent! You and I have made a pretty mess of it, Bertha—my God, a pretty mess! After thirty years, where are we? Further apart than ever we were. And we're growing old. How's it going to end? God knows I've——"

"You are forgetting yourself," she said sharply.

He got to his feet and stood facing her.

"I wish to Heaven, Bertha, *you* would forget yourself for once, and let me see what you really are, what you really mean, what you really want. Are you serious in this damnable craze for fashionable notoriety—this spending of time and money and everything else on getting a parcel of trash-brained nobodies to smirk in your drawing-room and turn to look at you in the street?"

Mrs. Lyon moved slowly to the door. She was furious, yet restrained her tongue.

He intercepted her.

"No, Bertha; you must hear me out. God! to think I should speak to you like this at the end of thirty years! But it's not all my fault. I haven't been able to appreciate your friends, but I've struggled for money to feed and entertain them. What do you want me to do now—after thirty years of it? Have you enough now without my poor help? Or would a paltry thousand a year still be of any use to you? Shall I go on struggling? When do you expect to reach the top of your ambition? Is there any top to it? Would you be satisfied with a whole issue of your clap-trap society paper devoted to yourself, and your new house, and your motor-car, and the rest? Speak

out, woman, speak out!—and I'll arrange the matter for you, though it costs my last sixpence. Only tell me *what* you are striving for. And in God's name tell me *what* you have got so far out of your life." He paused, his passion failing. He had loved her dearly; he still loved her.

"I wish to leave the room," she said coldly, though her voice vibrated. "You seem to be crazy."

"One moment, Bertha." He managed to get a grip of himself. "Possibly I'll be ashamed of myself later, but I'm still too sorry for myself. Do you know what our boy said last night at the end of our talk? He said he would *not* live in a great house and go to college to study for the ministry on his cousin Ruth's money. . . . Oh, Bertha—wife!——"

"And where does he expect to live?" Her voice softened a little. "He is a foolish fellow. If only he had some common-sense!"

"But Fred meant what he said."

"Of course he meant it—last night. Please let me pass."

"Very well, Bertha." He drew back and went over to his chair, a worn, weary man.

But she did not depart. After listening for a moment she returned to her seat at the table.

"Fred has come in," she said. "I was going to speak to him in the morning, but will do so now—lest you should imagine interference on my part between you and him."

"Oh, Bertha, have mercy on me. . . . And don't be hard on our boy. He is sensitive. He loves you."

"We shall see."

Fred entered quickly. He was flushed and excited-looking; his eyes blinked in the strong electric light.

"Father," he began, and perceived his mother. His

colour left him as he closed the door and leaned his back against it.

"Well, my son?" said Mr. Lyon. "Aren't you coming to sit down for a little and smoke a cigarette?"

"Why are you so late, Fred?" Mrs. Lyon inquired.

Fred looked from the one to the other. His eyes fell, and he clasped his hands behind him. He spoke in a low, unsteady voice.

"Father—mother—I've got to tell you something. I hope you won't mind. I had to do it. I've been thinking of it for some time. It seems the only way I can find happiness—or, at any rate, peace."

He paused, and they stared at him, wondering.

"Father—mother—I have joined the Salvation Army."

"My son!"

"Nonsense!"

"They are giving me some work in Liverpool, and I must leave here to-morrow." Fred turned swiftly and opened the door. "I can't tell you more just now. Perhaps I'll come back in a little while." His voice broke, and he disappeared.

Followed a long, heavy silence.

"Bertha," said Mr. Lyon at last, not looking at his wife.

She did not answer.

"Bertha. . . . After all, our son might have done worse."

She made no response then, but ere long an unfamiliar sound reached the man's ears.

Raising his eyes he perceived that her shoulders were heaving, and that her face was bowed on her hands, while tears trickled between her jewelled fingers.

"Bertha!" Instinctively he made to rise to go to her.

But her mumbled words checked him.

"Oh, what will everybody say? what will everybody say?"

CHAPTER XXXIII

OVER the loch the heat-haze hung densely. A steamer, having touched at Fairport, was passing Mr. Bilby's cottage. The old man, leaning on the garden wall, peered at the misty shape thudding by and at the smooth grey rollers that burst into white upon the beach. The morning paper unopened and a clay pipe charged but unlit lay on the wall at his left elbow. A yard to the right a rake and a hoe leaned against the wall. When the steamer faded into the haze Mr. Bilby glanced to either side of him—and sighed. Neither reading nor smoking nor gardening appealed to him this morning. He had had a bad night and was now feeling unspeakably depressed. Since the early morning he had been wrestling with a certain desire, and at eleven o'clock he had not conquered. He was thirsty, mentally and physically. His mind craved drink along with his body. A small glass, he began to tell himself, would refresh his thoughts no less than his sinews. He had a few shillings and he would have to go presently to the grocer for sundry provisions anyway. A small glass would just set him going again. He fingered the warm silver in his pocket. Yet he thought of his benefactress also, and hesitated to start for the village. It was as if Mr. Bilby, since his coming to Fairport, had been engaged in building moral castles. For weeks at a time he would daily add a brick of abstinence until the castle rose lofty, though, alas, insecurely founded. And then, like a child, he would forget to be careful, and down in ruins would come the flimsy

structure. Yet his last castle had until now seemed the soundest as well as the loftiest. Four-and-thirty days of abstinence had gone to its making—four-and-thirty bricks laid on with no little care and struggle. It was the best he had done so far. His bad angel admitted that much cheerfully; nay, more, his bad angel whispered congratulations—the castle seemed so big and secure that nothing could overturn it—certainly not one small glass. And poor Mr. Bilby hearkened to the voice that whispered so comfortably, and fingered his few shillings. Nevertheless, he still hesitated, and once, unconsciously, his hands came from his pockets and fastened on the rough stones topping the wall.

The grocer's cart rattled along the quiet road, and the driver called a greeting. For an instant Mr. Bilby thought of hailing the driver and ordering his groceries there and then—which would save a walk to the village and, incidentally, the inn. But he merely nodded, and watched the cart disappear.

When he looked round again he saw the eyes of a young man fixed curiously upon him. The young man was coming from the pier and he was a stranger to Mr. Bilby. Mr. Bilby was therefore not a little surprised when the young man, halting beneath him, and growing very red in the face, held up a hand and said—

"Would you mind my shaking hands with you?"

"Why, certainly not," stammered the old man, "but, sir, you will pardon me that I do not seem to——"

"I don't suppose you know me, but we have met before." The young man spoke nervously. "We have met in Glasgow. I'm sure I'm not mistaken."

"Truly I was a resident in Glasgow for a considerable number of years," said Mr. Bilby, beginning to recover from his surprise, and assuming his best manner, "but I

am an old man, and you, young sir, will pardon me that I fail to recollect your name."

"You did me a good turn once," the young man replied. "I've always wanted to thank you. It was more than a year ago. You prevented my going into a public-house where, in my state at that time, I should probably have ended by making a fool of myself. Thank you, thank you very much." He took Mr. Bilby's hand again, wrung it, and went on his way.

Mr. Bilby looked meditatively after him.

"Now, that is as it should be," he muttered at last. "I once did him a good turn, he said, and now——" He left his place at the wall and took up the hoe. "High time I was weeding these lettuces. If Miss Lennox called now she would be disappointed."

Miss Cruickshanks opened the door of the library two inches, and said rather hoarsely—

"Ruth."

"Yes, Mary. Come in!"

"Ruth."

"What is it?"

"Oh, Ruth!"

"Is anything wrong?" Miss Lennox rose from the writing-table.

"I—I don't know. Ruth—dear, Ruth."

"I'm coming, Mary."

"Ruth—no, don't come yet—listen! Some one is coming up the avenue. It—it's Mr. Balmain, Ruth."

"Oh!" said Ruth to herself. Then, "Would you mind asking Beatrice to show him up here?"

"Oh, I can't!" With a strange bubbling sound the little spinster scuttled to her bedroom, fell on her knees, and stuffed her head beneath the bedclothes. After all, it

is only the hopelessly insane who never lose their wits.

Miss Lennox frowned and went to ring the bell. But with her hand on the rope she changed her mind. She heard the sound of footsteps on the gravel under the open window. Going quickly to the window she put out her head. Her complexion was warm, her eyes were shining.

"Good-morning, Dick! Will you just come straight up?"

Then she stood back from the window, her hand at her breast, her lips parted, her figure, in a linen dress of a heliotrope shade, very erect.

She heard his step on the stair, and, nerving herself, went forward and opened the door. She was playing friendliness for all it was worth.

"How d'you do, Dick?"

"How d'you do, Ruth?"

"Will you sit here, or over by the window?"

"Thanks. This chair is all right." He seated himself against the table in the centre of the room.

Ruth took her accustomed window seat. There was a brief pause, in which she reflected that he looked older but decidedly stronger and healthier than when she had seen him last.

"I've just been writing to Fred," she remarked. "I had a letter from him yesterday evening. He mentioned that you might come to-day, Dick."

"Oh," murmured the young man. "He told me on Sunday night that you were away on Mondays, or I should have come yesterday. I wanted to thank you for your telegram, Ruth—to thank you on Mark's account as well as my own. It was more than kind of you."

"And the great experiment?"

"I suppose Fred told you how that ended."

"No. He said you would likely tell me."

Dick smiled sadly. "It isn't like Fred to leave the disagreeable to another. I thought he would have spared me. The experiment was a failure—a complete failure."

"Ah!" she said. "I'm very sorry. I wish I had not sent the telegram. It must simply have irritated you."

"No, it didn't do that. You see, I didn't open it until we knew the result—it came almost at the moment of making the test—and——"

"Worse and worse! Dick, I *am* sorry."

"Please don't be sorry." He lifted his gaze to her suddenly, unexpectedly, and to her annoyance she had to drop her eyes. "Please don't be sorry," he repeated. "It was the experiment, not your good wish, that was useless. Fred made rather an original suggestion, and, if you don't mind"—he smiled faintly—"I shall act on it."

"What was Fred's suggestion?"

"It was to the effect that I should consider the telegram as holding good for the next experiment—if that ever comes off. Do you mind?"

"Of course not," she replied a little hurriedly. "But why do you speak so doubtfully? You and Mr. Renfrew are not beaten by one failure."

"No; but I'm beginning to be afraid I'm a bit of a Jonah." He gave a sorry laugh. "Of course we must try again—as a matter of fact, we started another attempt yesterday. Some months hence we shall probably have another test." He paused and added, "Well, I've got your telegram, anyway—and your friendship."

"Yes," she said, and turned her face to the window.

For a little space he watched her profile. She felt his eyes, and the colour crept up her face. She grew angry with herself, and the colour deepened. She wondered if

she had been too friendly, if Dick was misunderstanding her. He must not be allowed to think that she still cared for him, except as a friend. She must find a safer subject. What should she talk about? What? Oh, she must think of something quickly! It was ridiculous of her to sit dumb while her ideas whirled about in an idiotic dance. It was childish! She had made such a sensible beginning—and now all at once she felt helpless, without resource, to carry on the simplest conversation.

"Ah, Ruth," said Dick, almost to himself, "it's good to see you again."

Heaven send her something to say! Out yonder was the motor-boat at its moorings. Every one was talking of motor-boats then. And—she daren't! Might as well talk of love. The garden? Perhaps she might say something about the garden. . . . But what? . . .

"Ruth, why—why did you make me so indebted to you?"

"Oh, you mustn't talk about that! All that is past!" she cried, and again groped desperately for something else to talk about.

"I've never thanked you," he went on. "But don't think I am ungrateful. Perhaps I'm not so grateful as I ought to be. Perhaps I—love you too much to be grateful."

"Oh, you mustn't!" she whispered.

"Suffer me for the last time. I'm in an unhappy position, Ruth. I'm in debt to you and I'm in love with you. I want you to try to believe the second statement. Your belief in that is the one thing that can make the debt less unbearable until it is paid—and afterwards. . . . Poor old Fred—he would die for either of us, I think—thought he had persuaded me to go to Fairport to thank you for the telegram. Well, Ruth, for me that was as good an

excuse as any. But I came to Fairport to-day to say I loved you—to beg you to take my word for that. It's all I can give you. Will you take it? It's not as if I expected anything in return."

He waited, but she made no response, unless the droop of her head meant assent. She had prayed to hear the words, and when the words came from him at last they stunned her.

"Ruth, I'll say the hateful thing, too. At the first I did think of your money before yourself, and you could not despise me more than I despise myself. But it wasn't long till my punishment began—till I loved you more than anything in the world. I loved you dearly a year ago, Ruth, and I loved you far more, nearly nine months ago, when you sat where you are sitting now—and would not give me so much as the touch of your hand——"

"Oh, Dick, don't!"

"Ah, you are kind, Ruth. You can't help being kind. And now I love you a thousand times more than ever. Believe it, Ruth—oh, you must believe it! . . . I ought not to have come to-day—I suppose I ought to be ashamed in your presence. Yet I'm not, Ruth—not the least ashamed. I'm so sure of my love for you. And some day the debt will be paid. I ought not to have come to-day, but I wanted you to believe, and—and I was starving for the sight of you. It's awful, Ruth, to think that I won you and then lost you—God knows it's awful. There is no peace for me, longing for what I've lost day and night."

He threw his arms outstretched on the table and hid his face in them—but only for a moment. Rising abruptly he drew near to her.

"Say you believe, Ruth, and I'll go. Spare me a little of the dishonour. Give me your hand for a sign."

Over the garden brooded the noontide hush; the sound of bees seemed to deepen rather than disturb it. For the space of a few quick breaths the green swam before the woman's eyes, a numbness overcame her being.

"Ruth!"

She turned to him, her eyes like the mist-grey loch.

"Dick," she cried weakly, "you are just breaking my heart."

"Why—why——" He halted, gazing down at her, amazed and very pale.

"Oh, go away! Leave me! Why did you come at all? . . . Oh yes, I believe you. I believe you love me —a little—a very little. There! Go away! Yes, yes; take my hand if you wish. It doesn't matter whether you care or not, when you care so little."

"But, Ruth, I care for you more than anything in the world——"

"No, you don't, you don't! I say you don't! You care far more for your pride! And I—I've got no pride left. Oh, do go away!" She sprang to her feet, she tore her fingers from his grasp. "No; you must not kiss my hand. What right have you to kiss my hand?" She slipped past him, making for the door in a panic.

"Ruth!" he said wildly, "I do care for you more than anything in the world. If there were no debt, and you were poor like myself, I'd go on asking you to marry me though you refused me a thousand times."

She laid hold of the door handle; but did not turn it.

"I'm as poor as ever I was," she declared in a breaking voice. "I've hardly enough to live on, and I'll have to sell the motor-boat, which I haven't been in for a year, and I'm nearly thirty, and you care far more for a wretched old debt than you do for me, and I'm an utter

fool of a woman, and you, Dick—— No, no! Don't come near me! Let me go!" . . .

And she was in his arms.

"Yes; I know," he was saying, "I'm an utter fool of a man, but oh! Ruth, my Ruth, if you can only care——"

"I don't."

"But you allowed——"

"I didn't."

"Ruth, let me see your eyes."

It seemed to him very long till they were lifted to his, and then his eyes grew wet also.

"Ruth," he said, quivering, "are you really mine again? Tell me it's true, for I've been the loneliest man in all the world without you."

She did not say she had been the loneliest woman, for even then she had lost self in her solicitude for him.

"Dear Dick," she whispered.

They talked of many things, until Dick, with a groan, burst out with the announcement—

"But, dearest, I haven't a penny."

Ruth laughed as she had not laughed for nearly a year. "Would you give it for my thoughts, if you had?"

"Yes, I would. But, Ruth——"

"Well, I'll tell you them for nothing. I was thinking that my life will be wonderful with watching your success, Dick," she said shyly. "I'm glad I'm going to be with you from the very beginning."

"Ah, my dear, you put it very sweetly. But, you know, how the world——"

"Hates originality! Still, Dick, if you'd prefer"—she waved her hand expressively—"to be a penny novelette hero to a dear novel one——"

"I'm not built for any sort of hero," he said, smiling in

spite of himself. "I only know that I can't do without you, you wonderful, lovable woman."

Presently she remembered Miss Cruickshanks, and departed to tell her the news.

"But why have you been crying?" she mildly inquired, after the embraces were over.

"Joy," replied the little spinster. "Whenever I saw him coming up the avenue, I knew it was going to be all right. I've been crying ever since. I never was so happy. I always felt that you and he had only to meet to come together again. Sounds Irish, but my grandmother's stepfather came from Larne. You'll excuse my absence from lunch, my dear. I'm sure I'm a sight." She glanced in the mirror. "Oh, mercy! worse than I imagined. Leave me to my tears, Ruth, and make my apologies to Mr. Balmain. 'Tis the happiest day of my life. I'll try to be dry by tea-time."

And later they went out to the motor-boat, which the man Macdonald had kept in working order, not without reflections upon what he termed the flightiness of the young woman who, having bought it for much "guid siller," had scarcely used it.

"Ailsa Craig?" asked Dick, smiling.

"That would mean twelve hours, and we've no provisions. When you take your holiday we'll go there the first calm day. It used to be one of my ambitions."

"Isn't it now?"

"I don't know." She laughed contentedly. "One can't think of everything. Shall I steer, Dick? No; you take the tiller. I'm lazy."

"But where do you wish to go, Ruth?"

"Oh, anywhere."

He looked at her seriously.

"Dear Ruth, I'll try to be a little worthy of you some day. Can you take all the risks? We shall have to go through a lot of worry and trouble before I can make even a fair income. We may have to go abroad, and you would have to give up all you care for here. Can you really do it for my sake?"

The tender, kindly mist was about them. They were alone in the world.

"Dick," she whispered, her eyes grave, "I can't say it . . . but you remember . . . you made me say it last year. And, somehow, I don't think the promise has ever been wholly broken. . . . There just happened to be a darkness, and we couldn't see each other. . . . But I was going with you all the time. Let me, at least, imagine I am keeping the old promise. . . . Do you remember yours?"

He nodded solemnly, a little shamefacedly.

"All the days of my life,—is that what you mean, Ruth?"

"Yes, Dick. And that is everything."

THE END

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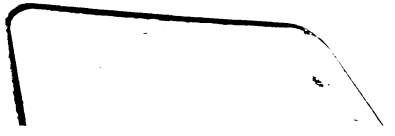
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